

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Cathedral City is located between the cities of Palm Springs and Rancho Mirage in the west end of the Coachella Valley approximately 115 miles from Los Angeles. Incorporated in 1981, development in the City began in 1925 as a housing subdivision of Palm Springs. The City is currently the second most populous city in the Coachella Valley.

Although the Coachella Valley is known as a playground for the wealthy there are many residents at low-income levels, including senior citizens, large family households and single-parent households. These groups, plus continued diversification in demographics, have resulted in an increased need for housing resources. Potential conflicts among different groups can create fair housing and equal opportunity concerns. This report outlines Cathedral City's demographic profile, evaluates the housing needs for specific groups, and evaluates the housing units available. It also analyzes the conditions in the private and public market sectors that may hinder access to fair housing.

Cathedral City has been a participating jurisdiction in the County of Riverside Community Development Block Grant Program (CDBG) since 1981. During this period the CDBG program has been a valuable resource that helped the City manage the continued problems of urban blight, economic decline and the deficiency of affordable housing and social services to low and moderate income residents. Following the United States Census Bureau Report completed in 2010, the City's population was recorded at 51,200 therefore making it eligible to seek funding from the Federal Department of Housing and Urban Development (HUD) as an entitlement jurisdiction.

Purpose of the Consolidated Plan

Cathedral City's Five-Year Consolidated Plan consists of three basic components required of the HUD program. The three components of the Consolidated Plan are:

1. A housing and community development needs assessment;
2. A survey of available resources; and
3. A five-year strategy that specifies attainable program goals.

Through these three components, the Consolidated Plan will address that the City's CDBG Program is:

- A collective process whereby the community establishes a unified vision for community development actions;

- A Comprehensive Housing Affordability Strategy (CHAS) that sets forth the City's policy for allocating investment housing needs and activities;
- A statement of specific long-term and short-term community development objectives and priority non-housing community development needs;
- An application for funding under the Community Planning and Development formula grant programs for CDBG;
- A strategy to be followed in carrying HUD programs; and
- A management tool for tracking and measuring results.

The City does not currently administer a HOME Investment Partnership program (HOME), a Housing Opportunities for Persons with AIDS Program (HOWPA), or an Emergency Shelter Grant Program (ESG). If in the future the City chooses to participate in any of these programs the Consolidated Plan may be amended through the Substantial Amendment process to provide them.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Cathedral City has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2017 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2010 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy, and the City's General Plan. It will invest its CDBG funding to address needs in the priority areas listed below:

1. Community Services (Public Services)
2. Infrastructure
3. Community Facilities (Public Facilities)
4. Neighborhood Services
5. Special Needs Services
6. Housing
7. Business and Jobs (Economic Development)

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

3. Evaluation of past performance

At the end of each program year, as required by HUD, a CAPER must be submitted to HUD by September 30th. The CAPER gives an actual account of activities, which occurred during the previous program year, and how the City maintained and expended funds, which were outlined in the Annual Action Plan for that program year. Upon completion of the CAPER, and at least 15 days prior to its submission to HUD, the City will make the report available to the general

public for a 15-day review and comment period. Any comments received from the general public will be included in the CAPER submitted to HUD. The City will provide a notice in the local newspaper for the availability of the CAPER, which will begin a 15-day review and comment period. A public notice will be advertised prior to the review period. The notice and the draft CAPER will also be made available to the public via the City's website. The City of Cathedral City has met or exceeded all its goals from the 2012-2017 Consolidated Plan.

4. Summary of citizen participation process and consultation process

Community Meetings

Cathedral City residents and public and private agencies either directly or indirectly involved with fair housing issues in Cathedral City were invited to participate in two community advisory committee meetings on the following dates and below location:

Feb 2nd, 2017 (South City) 5:30pm
Cathedral City Public Library
33520 Date Palm Drive
Cathedral City, California 92234

March 28th, 2017 (Dream Homes) 5:00pm
Agua Caliente Elementary School (Multipurpose Room)
San Luis Rey Drive
Cathedral City, CA 92234

The meetings provided the opportunity for the Cathedral City community to gain awareness of the Consolidated Plan process and for residents and service agencies to share what they saw as community development priorities for the City over the next 5 years. To ensure that issues pertaining to low- and moderate-income and special needs residents were addressed, individual invitation letters were distributed via mail and, if available, to agencies and organizations that serve the low- and moderate-income and special needs community.

Meeting times and dates were placed in Cathedral City's newspaper in both English and Spanish and posted conspicuously at City Hall and the Cathedral City branch of the County Library. The City also used social media platforms such as Facebook, to ensure the broadest possible community communication. Lastly, we targeted the neighborhoods of *Dream Home* and *South City* to host two community meetings, which are located within the City's Low-Moderate Census tracts. We also employed the assistance of City Council Members to encourage residents to attend the meetings. Hosting community meetings in these areas were important to the City's objective of encouraging participation from populations that are typically underrepresented in the planning process.

Study Session

A study session with the City council was held on February 22nd in council chambers. The purpose of the study session was to provide the City Council with an update on the ConPlan

process and get their direction on the community development priorities of the community. The Council asked questions regarding the use of CDBG funding, expected funding for fiscal year 2017-18 and the support of homeless programs within the City.

Focus Group

In addition, a focus group was held to discuss the development of the ConPlan. The purpose of the focus group was to provide social service advocates and providers within the community a forum to express their views on the needs of special needs groups and the community at large. The focus group was held at the following location:

March 28th, 2016 12:00pm
City of Cathedral City
68-700 Avenida Lalo Guerrero
Cathedral City, CA 92234

Although the invite was open to all interested community stakeholders, the following organizations were invited to contribute to the focus group:

- Boys and Girls Club of Cathedral City
- Angel View (serving children and adults with disabilities)
- Roy's Desert Resource Center (homeless)
- Inland Fair Housing and Mediation Board
- The Cathedral Center (senior center)
- Engineering staff
- Planning staff
- Building/Code Compliance staff
- Housing staff
- Riverside County Continuum of Care
- Path of Life Ministries
- Jewish Family Services of San Diego

Resident Survey

To supplement the citizen advisory meetings, a survey was made available to Cathedral City residents at City Hall, Cathedral City public library, and Cathedral City Senior Center. The survey was also available online at the City's website, via a dedicated address. Spanish versions of the survey were provided to reflect the diversity of Cathedral City's residents. During the eight-week survey period, completed surveys were submitted by XXX Cathedral City residents.

The purpose of this survey is to give residents an opportunity for involvement in the development of the City's Consolidated Plan process.

5. Summary of public comments

City staff developed a detailed participation plan that is part of this ConPlan. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs. Below is a summary of comments:

- I. Community Meeting:
TBD
 - II. During the preparation of the Consolidated Plan, a Housing and Community Development Survey (in both English and Spanish) was administered (see attached surveys). Comments were as follows:
TBD
 - III. 30-day Public Review March 27-April 28
TBD
 - IV. Public Hearing (Council Approval) May 10th
TBD
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- All comments and views were accepted.
- 7. Summary**

Based on the public participation process, review of regional data and reports (i.e. Housing Element and Continuum of Care Homeless Survey,) and study session held with City Council, Cathedral City has the following housing and community priorities to address over the next five years:

- Public Infrastructure and Capital Improvements within qualified census tracts;
- Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e. - senior, low income, youth households with a cost burden);
- Programs that improve the living environment of low- and moderate-income families residing in substandard housing;
- Programs that promote fair housing, especially targeting extremely low- and low-income households; and,
- Services for the Homeless and Homeless Prevention

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CATHEDRAL CITY	Engineering Department

Table 1 – Responsible Agencies

Narrative

The Engineering Department serves as the Lead Agency in coordinating the preparation of the Consolidated Plan, Annual Action Plan, and the Consolidated Annual Performance Evaluation Report (CAPER). The Department administers the CDBG Program, ensures satisfactory product and service delivery by all grantees, and commits to meeting all HUD CDBG program regulations. This Department also includes the Divisions of Planning, Building and Safety, and Engineering. The permitting process and issuance of business and pet licenses is also handled in this department.

Consolidated Plan Public Contact Information

Vincent Lopez
Community Development Specialist
City of Cathedral City
68-700 Avenida Lalo Guerrero
Cathedral City, CA 92234

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City conducted significant consultation with citizens, municipal officials, nonprofit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this plan. These meetings are summarized in the Citizen Participation Section of this plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Through the year, the City works closely with the following public and assisted housing providers and private and governmental health, mental health and service agencies to enhance coordination. Each was consulted during the City's ConPlan process:

- *The Housing Authority of Riverside County* provides residents throughout the County with rental assistance to those that are eligible based on income. The Authority administers the Section 8 Rental Assistance Program. They also own and operate the affordable housing projects throughout the County and collaborate with local jurisdictions with rehabilitating and upgrading multi-family housing units.
- *Housing and Homeless Coalition of Riverside County (Board of Governance)* is comprised of representatives from public, private, and nonprofit agencies including homeless and formerly homeless individuals that are committed to assisting in facilitating a continuum of care planning process throughout the County. This coalition assesses the need for affordable housing and homeless services countywide in order to provide a seamless delivery of services to those in need.
- *Department of Public and Social Services* administers programs under the anti-poverty umbrella for the County of Riverside. The main goal for residents is to move them towards self-sufficiency and moving poor families from poverty. DPSS assists residents on many levels including child care, education, employment training, health and human services, homeless and housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Significant aspects of the Consolidated Plan development process and implementation of project objectives was a result of meeting and coordinating with the CoC as well as agencies and organizations that serve Riverside County residents. These meetings helped identify priority needs and the level of need for various coordinated housing and homeless efforts in the

County. The City e will continue to consult with the CoC where necessary to address the needs of the homeless populations. To ensure the effective and efficient provision of housing and services to homeless individuals and families, the development of the Consolidated Plan also included active citizen participation as described later in the Citizen Participation section. This joint effort has worked successfully in the past, and the City pledges its continuing support of the endeavor.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Cathedral City does not currently administer an ESG Program.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

- Boys and Girls Club of Cathedral City
- Angel View (serving children and adults with disabilities)
- Roy's Desert Resource Center (homeless)
- Inland Fair Housing and Mediation Board
- The Cathedral Center (senior center)
- Engineering staff
- Planning staff
- Building/Code Compliance staff
- Housing staff
- Riverside County Continuum of Care
- Path of Life Ministries
- Jewish Family Services of San Diego

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City made every effort to consult with all agency types relevant to the development of this Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County of Riverside	The County of Riverside is a Continuum of Care applicant and conducts homeless counts, surveys of the homeless population, and strategic planning to end homelessness. Consistent with the goals of the CoC, the City of Cathedral City Strategic Plan will provide support to nonprofits that meet the social services needs of the City's residents with an emphasis on the homeless.
Housing Element	City of Cathedral City	Based on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, The Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

- **Public Works Department:** The Public Works Department is responsible for maintaining the City's infrastructure including streets, traffic signals, circulation, sewers, storm drains and water lines. The Department also maintains public facilities and manages the graffiti removal program.
- **City Manager's Office:** The City Manager's Office is responsible for the daily operations
 - of the City, including financial commitments, media services and program staffing.

County of Riverside

- **Housing Authority:** The Housing Authority administers the Section 8 Rental Assistance Program, manages public housing, and provides emergency housing services.
- **Department of Public Social Services (DPSS):** DPSS administers the homeless programs for the County and maintains an operational countywide Continuum of Care (COC). The COC program is the region's plan to coordinate and provide supportive social services, including housing options to meet the needs of homeless persons and families. Ideally, the COC and HUD strategy is aimed toward relocating homeless persons towards stable housing and maximum self-sufficiency rather than placing homeless persons in shelters. DPSS also administers the Anti-Poverty programs for the County and participating jurisdictions.

- **Department of Health:** This Department administers the Countywide HIV/AIDS Program and the Childhood Lead Poisoning Prevention Program. The City relies on this Department to provide services to protect the health of its residents.
- **Economic Development Agency:** The Economic Development Agency (EDA) administers the County's CDBG program. EDA receives funding for Neighborhood Stabilization Program (NSP) to ease foreclosure programs throughout the County. Although the City will not participate in the County CDBG after June 30, 2012, the City will continue as a participant in the existing County NSP.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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Boys and Girls Club of Cathedral City
32141 Whispering Palms Trail
Cathedral City, CA 92234

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City actively encouraged low- and moderate-income residents, persons of color, persons with disabilities and non-English-speaking residents to attend community meetings and hearings. In accordance with the Citizen Participation Plan, the City provided access and assistance to all residents. This includes: interpreters for non-English-speaking citizens; information provided through workshops, churches, the school district, and local community centers; and utilize sites for the public meetings that are accessible for persons with disabilities. All public hearings and meetings were conducted in the evening hours and were held at convenient and accessible locations that accommodate persons with disabilities.</p>	N/A	N/A	N/A
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	TBD

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, will provide a clear picture of Cathedral City needs related to affordable housing, community development, and homelessness. From this Needs Assessment, Cathedral City identified those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

The housing needs of Cathedral City are assessed by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the residents of Cathedral City. The main housing problems looked at are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are African-Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding Cathedral City to set evidence-based priorities for the HOME program. The area's public housing needs, homeless, non-homeless special housing needs and non-housing community development needs, such as public services are also discussed.

The City of Cathedral City has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2017 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2010 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy, and the City's General Plan. It will invest its CDBG funding to address needs in the priority areas listed below:

1. Community Services (Public Services)
2. Infrastructure
3. Community Facilities (Public Facilities)

4. Neighborhood Services
5. Special Needs Services
6. Housing
7. Business and Jobs (Economic Development)

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

This section addresses the most significant housing needs of low- to moderate-income families in Cathedral City. Those housing needs are summarized and projected over the five-year Consolidated Plan period. Current supportive housing needs are also summarized. Primary data will come from the City of Cathedral City and City of Cathedral City's 2014-2021 Housing Element which is the jurisdictions' chief policy document relating to community growth, land use, housing, and transportation. Other data sources will include U.S. Census, HUD's Comprehensive Housing Affordability Strategy (CHAS), California Department of Finance Estimates, and American Community Survey (ACS) Estimates. Public community meetings and interviews with interested parties and City staff account for information sources as well.

The section documents many areas where households are facing a cost burden (housing costs that exceed 30 percent of gross household income) and a severe cost burden (housing costs that exceed 50 percent of gross household income). Many of the households identified as having housing problems that do not face cost burdens are subject to overcrowding or substandard conditions. Data in this section represents Cathedral City as a whole.

The following general housing needs have also been identified:

- More extremely low- to low- income units.
- Improved accessibility in units and range of accessibility features.
- Transitional housing options for families with children.
- Increased number of renter options and units for large families.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	42,647	51,942	22%
Households	17,893	16,639	-7%
Median Income	\$38,887.00	\$44,406.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,300	2,620	3,735	1,590	6,390
Small Family Households *	900	790	1,604	584	2,565
Large Family Households *	220	455	720	310	960

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	563	674	738	340	1,480
Household contains at least one person age 75 or older	325	418	509	195	715
Households with one or more children 6 years old or younger *	540	509	965	310	914
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	4	0	69	4	4	14	0	22
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	120	35	0	240	4	4	55	10	73
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	205	195	30	550	50	30	144	65	289
Housing cost burden greater than 50% of income (and none of the above problems)	805	595	175	4	1,579	594	550	790	200	2,134
Housing cost burden greater than 30% of income (and none of the above problems)	95	379	650	100	1,224	75	185	714	405	1,379

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	140	0	0	0	140	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,035	960	410	30	2,435	654	594	1,004	275	2,527
Having none of four housing problems	249	599	904	485	2,237	165	475	1,414	800	2,854
Household has negative income, but none of the other housing problems	140	0	0	0	140	65	0	0	0	65

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	495	540	600	1,635	265	140	775	1,180
Large Related	120	320	120	560	75	105	260	440
Elderly	339	224	130	693	283	424	425	1,132
Other	145	220	69	434	105	110	159	374

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,099	1,304	919	3,322	728	779	1,619	3,126

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	495	325	120	940	235	130	455	820
Large Related	95	145	20	260	75	75	95	245
Elderly	275	125	40	440	259	270	185	714
Other	110	180	4	294	80	100	115	295
Total need by income	975	775	184	1,934	649	575	850	2,074

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	205	270	175	10	660	50	29	138	30	247
Multiple, unrelated family households	15	80	55	0	150	4	10	45	45	104
Other, non-family households	0	0	0	20	20	0	0	15	0	15
Total need by income	220	350	230	30	830	54	39	198	75	366

Table 11 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2009-2013 American Community Survey, Cathedral City's has 16,639 households. Of those households, 25% (4,116) are occupied by single persons (Table 1). The majority (64%) of these single person's households are Owners.

Number of occupied housing tenure household size	Owner	Pct	Renter	Pct	Total	Pct
1 Person Household	2,654	25.48%	1,462	23.49%	4,116	24.74%
2 Person Household	3,250	31.21%	934	15.00%	4,184	25.15%
3 Person Household	1,651	15.85%	970	15.58%	2,621	15.75%
4 Person Household	1,346	12.92%	1,445	23.21%	2,791	16.77%
5 Person Household	975	9.36%	975	9.36%	1,707	10.26%
6+ Person Household	538	N/A	682	N/A	1,220	7.33%
Total	10,414	62.59%	6,225	37.41%	16,639	

2009-13 ACS

The need for housing assistance for single persons owners could be mortgage payment assistance. In Cathedral City, a total of 5199 low to moderate income households have a housing cost burden (Table 2). Of these households, 40% have a severe cost burden or pay more than 50% of their monthly income on housing related expenses.

Cost Burden > 30% (owner)	0-30% AMI	30-50% AMI	50-80% AMI	All Households
Small Related	265	140	775	1,180
Large Related	75	105	260	440
Elderly	284	425	425	1,134
Other	105	110	155	370
Total Cost Burden Units	729	780	1,615	3,124
Cost Burden > 50% (owner)	0-30% AMI	30-50% AMI	50-80% AMI	
Small Related	235	130	455	820
Large Related	75	75	95	245
Elderly	260	270	185	715
Other	80	100	115	295

Total Severe Cost Burden Units	650	575	850	2,075 <i>2009-13 ACS</i>
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Senior homeowners represent approximately 1 out of every 3 (36%) cost burdened and below moderate household (Table 2). Single person's households occupied by below moderate income seniors can be assessed as having the highest need for housing assistance. The assistance needed by any elderly households result from their fixed incomes, higher rate of physical disabilities and common need for assistance from others.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities

Physical and mental disabilities can hinder access to housing units of conventional design as well as limit the ability of the disabled individuals to earn an adequate income. The proportion of physically disabled individuals is increasing nationwide due to overall increased longevity and lower fatality rates. Mentally disabled individuals include those disabled by a psychiatric illness or injury, including schizophrenia, Alzheimer's disease, AIDS-related infections and conditions related to brain trauma. Disabilities tabulated by the Census include sensory, physical and mental limitations.

According to 2015 ACS data, 12% of Cathedral City's population have some sort of disability, and 36% of seniors have at least one form of disability. Access and affordability are the major housing needs of a disabled person. Physically disabled persons often require specially designed dwellings to permit access within the unit, as well as to and from the site. The disabled, like the elderly have special needs with regard to location. Because of their limited mobility, the disabled often need to live close or have transportation assistance to shopping and medical facilities.

Fair Housing Accessibility Standards and California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped (disabled). These regulations apply to public buildings such as motels, employee housing, factory-built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp ways, larger door widths, restroom modifications, etc. be designed to enable free access. Such standards, however, are not mandatory of new single family residential construction. The City of Cathedral City provides grants and loans to low and moderate income disabled persons for accessibility modifications to the single-family homes, and assistance to disabled renters.

Persons who are victims of domestic violence, dating violence, sexual assault and stalking

Per the National Coalition Against Domestic Violence, 1 in 3 women and 1 in 4 men have been victims of some form of physical violence by an intimate partner within their lifetime. Based on

these estimates, it can be assumed that 12,391 women and 9387 over thage of 20 could have been victims of domestic violence.

Domestic violence is a leading cause of homelessness for women and their children. Many victims face homelessness when they flee abusive homes. Their experiences are confounded by economic instability, often perpetuated by abusers. Policy makers must work to ensure that safe, affordable housing is available to victims and must reduce the barriers victims face in securing and maintaining housing.

Between 22 and 57% of all homeless women report that domestic violence was the immediate cause of their homelessness. Additionally, 38% of all victims of domestic violence become homeless at some point in their lives. ii A victim of domestic violence will often leave an abuser multiple times before finally escaping the violence, therefore, experiencing multiple periods of homelessness.

- Over 90% of homeless women have experienced severe physical or sexual abuse at some point in their lives, and 63% have been victims of intimate partner violence as adults.
- In a 2006 report by the U. S. Conference of Mayors, 44% of the cities surveyed identified domestic violence as the primary cause of homelessness.
- Over 80% of survivors entering shelters identified “finding housing I can afford” as a need, second only to “safety for myself” (85%).

What are the most common housing problems?

HUD defines a housing problem as one or more of the following housing conditions:

- Substandard Housing - Lacking complete plumbing or kitchen facilities
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

Overcrowding

A persistent problem affecting single person’s households is overcrowding. The U.S. Census defines overcrowding as at least 1.01 persons per room excluding kitchen, bathrooms, and hallways. According to the 2009-2013 American Community Survey, 995 renters and 496 owners who are low-moderate income live in overcrowded housing.

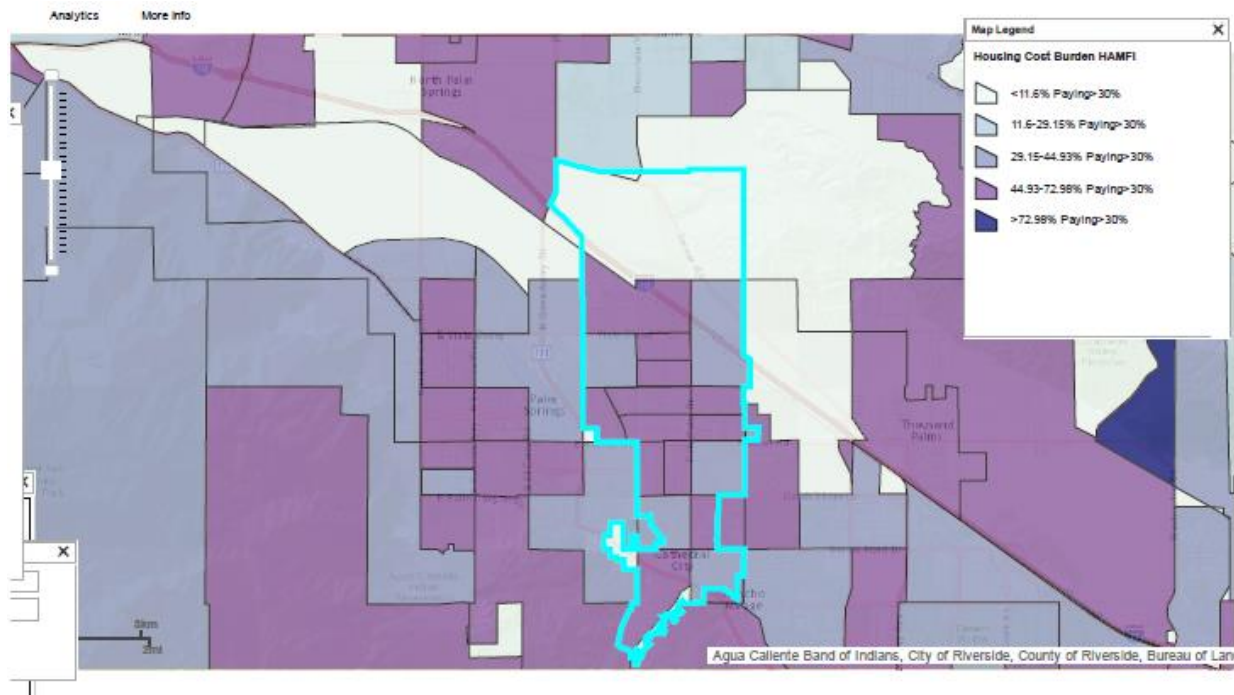
Crowding					
Crowding - More than one person per room (renter)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Single family households	205	270	175	10	740

Multiple, unrelated family households	15	80	55	-	225
Other, non-family households	-	-	-	20	20
2009-13 CHAS					
Crowding - More than one person per room (owner)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households
Single family households	50	29	139	30	293
Multiple, unrelated family households	4	10	45	45	184
Other, non-family households	-	-	15	-	19
2009-13 CHAS					

Overcrowding is often an indicator of households that may be financially unable to obtain adequate space for their needs, or households that are required to house extended family members. It is not necessarily a reflection of inadequate physical conditions of the housing units themselves. Cathedral City is prepared to address these needs on a variety of levels including its density bonus and second unit policies, partnership with the County's Housing Authority, and encouraging affordable housing development and activities.

Cost Burden

Overpayment is defined as households paying more than 30 percent of their gross income on housing related expenses. This includes rent or mortgage payments and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance or overcrowding. As stated previously, a total of 5199 low to moderate income households have a housing cost burden. Of these households, 40% have a severe cost burden or pay more than 50% of their monthly income on housing related expenses. The map below represents location of households with a cost burden in Cathedral City. The heavier cost burdened households are primarily in central Cathedral City.



Map 1

Are any populations/household types more affected than others by these problems?

According to the American Community Survey 2009-2013 estimates, extremely low income (0-30% AMI) renters are most effected by housing problems (Table 4). This income group represents the largest group (42%) of low-moderate income households with at least one of the four major housing problems. For homeowners, moderate income (50-80% AMI) households are most effected, representing 40 percent of all low-moderate income homeowners in Cathedral City with one or more housing problem.

There are limited opportunities to address these household type by the City. However, the needs of these lower income groups are taken into consideration and are generally addressed through the City's overall programs for housing affordability and social services.

Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (renter)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	
Having 1 or more of four housing problems	1,035	960	410	30	2,435
					<i>2009-13 CHAS</i>
Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (owner)	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	All Households

Having 1 or more of four housing problems	650	590	1,005	275	2,520
2009-13 CHAS					

Certain individuals and families in Cathedral City encounter greater difficulty finding affordable housing due to their special circumstances. These special circumstances could be related to age, employment, family type, or other characteristics. Cathedral City residents include seniors, people with disabilities, female-headed households (single-parent), large households, veterans, homeless people, and others with special needs. Providing housing and support services are essential to meeting their needs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The characteristics and needs of those at risk of becoming homeless include:

- Income at subsistence level where one event can lead to homelessness.
- Current “doubling up” in a housing unit where various events can lead to homelessness.
- Levels of access and length of process to receive support services.

According to the 2016 Riverside County Homeless Count, there were 27 homeless families located in Cathedral City. However, none of these families were with children on the day of the homeless count. Notwithstanding, the National Coalition for the Homeless (NCH) states that fastest growing segments of the homeless population are families with children. The NCH reports that a 2000 survey found families with children accounted for 36 percent of the homeless population. Poverty and lack of sufficient affordable housing are listed as the principal causes for homelessness among families. Additional factors include a relative decline in wages and changes in welfare programs approved during the late 1990s.

The needs of formerly homeless receiving rapid re-housing assistance include:

- On-going case management to address identified needs.
- Sustainable income to achieve permanent housing.
- Adequate resources available from state and federal support programs.

Cathedral City works closely with the Homeless Provider Network to assist Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. The goal of the Homeless Provider Network (HPN) is to advocate for the homeless and those at-risk of becoming homeless residing in the County of Riverside. The HPN provides a forum and environment where collaborative public and private programs can work to improve the current

delivery of services and fill identified gaps in services to the homeless and those at-risk of becoming homeless in the County of Riverside.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Cathedral City has no reliable numerical estimates of at-risk groups. However, the County ESG operational definition of those at-risk of homelessness is set forth in the County's ESG Program Guide, which indicates that an individual or family qualifies for ESG assistance if it demonstrates:

- An income below 30 percent of median income for the geographic area; and,
- Insufficient resources immediately available to attain housing stability.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Affordability is a major housing characteristic linked with instability and increased risk of homelessness. In addition, lack of housing-related supportive services affects housing stability and increases the risk of homelessness for vulnerable populations such as seniors, persons with mental illness and persons with substance abuse issues.

Primary reasons for homelessness in the Coachella Valley include sudden job loss, illness and lack of medical insurance, family break-ups such as divorce, and seasonal job layoffs or reduction in hours. There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes. Catholic Charities, a non-profit organization, is the primary provider of services to the homeless in the Coachella Valley. Jewish Family Services provides assistance to homeless families by helping them find housing and employment opportunities. The Coachella Valley Services and Overnight Shelter (SOS) provides food and housing to 16 homeless persons per night.

Discussion

Each city is required to analyze existing and projected housing needs and develop an implementation program to describe how the City will attain its housing goals. In addition, the projected housing need must include a locality's fair share of regional housing needs. In 2012, the Southern California Association of Governments (SCAG) approved the Regional Housing Needs Assessment (RHNA) for the 2014-2021 period. The City of Cathedral City's allocation under the RHNA is

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Income Category	# required
Above Moderate	254
Moderate	110
Low	95
Very Low	70
Extremely Low*	71
Total	600

Table 13 Source: SCAG 2012

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For the purpose of this analysis, the furthest right columns of the tables below have been calculated (in red) to determine if a disproportionately greater need exists. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for Cathedral City that can be useful in describing overall need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,009	249	110	85%
White	664	134	75	76%
Black / African American	60	10	0	86%
Asian	75	0	4	95%
American Indian, Alaska Native	4	4	0	50%
Pacific Islander	0	0	0	0%
Hispanic	1,175	100	35	90%

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,243	504	0	82%
White	923	284	0	76%
Black / African American	80	15	0	84%
Asian	35	0	0	100%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,190	185	0	87%

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,734	1,123	0	71%
White	1,084	538	0	67%
Black / African American	30	15	0	67%
Asian	105	8	0	93%
American Indian, Alaska Native	4	0	0	100%
Pacific Islander	0	0	0	0%
Hispanic	1,495	553	0	73%

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	865	685	0	56%
White	335	375	0	47%
Black / African American	14	0	0	100%
Asian	20	10	0	67%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	495	285	0	63%

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

A “housing problem” exists when a resident has one or more of the following four housing conditions:

- Lacks complete kitchen facilities,
- Lacks complete plumbing facilities
- More than one person per room,
- Cost Burden greater than 30%

In Tables 9-12 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Similar to NA-15, disproportionately greater need exists when the members of racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,799	454	110	76%
White	534	264	75	61%
Black / African American	50	15	0	77%
Asian	75	0	4	95%
American Indian, Alaska Native	0	8	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,115	165	35	85%

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,659	1,088	0	60%

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
White	649	563	0	54%
Black / African American	45	55	0	45%
Asian	24	10	0	71%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	940	440	0	68%

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,379	2,478	0	36%
White	564	1,058	0	35%
Black / African American	14	35	0	29%
Asian	50	59	0	46%
American Indian, Alaska Native	0	4	0	0%
Pacific Islander	0	0	0	0%
Hispanic	735	1,313	0	36%

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	290	1,260	0	19%
White	114	595	0	16%
Black / African American	0	14	0	0%
Asian	0	30	0	0%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	180	595	0	23%

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

A “sever housing problem” exists when a resident has one or more of the following four housing conditions:

- Lacks complete kitchen facilities,
- Lacks complete plumbing facilities,
- More than 1.5 persons per room
- Cost Burden over 50%

In Tables 13-16 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

As before, the same methodology applies to calculating disproportionately greater need. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. Unlike previous sections, section NA-25 does not analyze multiple housing problems that a resident may experience, but focuses on Housing Cost Burden.

Housing Cost Burden

Housing Cost Burden	<=30%		30-50%		>50%		No / negative income (not computed)
Jurisdiction as a whole	8,064	15%	4,024	7%	4,734	9%	140
White	4,455	55%	1,808	45%	1,944	41%	80
Black / African American	145	2%	120	3%	110	2%	0
Asian	320	4%	170	4%	150	3%	4
American Indian, Alaska Native	54	1%	14	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	2,968	37%	1,895	47%	2,455	52%	60

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

A person is considered to have a housing cost burden when he or she spends more than 30% of gross income on housing expenses. In Tables 17 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

- For extremely low income households (0-30% AMI), 85% of this population experienced a housing problem. A disproportionately greater need exists within this category for Asians, with 95% of population experiencing a housing problem.
- In income categories 30%-50% AMI, Asians (100%) experienced a disproportionate greater need, which is consistent with the previous income category,
- In income categories 50% -80% AMI, American Indian, Alaska Native (100%) and Asians (93%) experienced a disproportionate greater need, compared to 71% of the population in that income group as a whole.
- Within the 80-100% AMI categories, Black / African American (100%) and Asian (67%) experienced a disproportionately greater need, compared to 56% of the population in that income group as a whole.
- It should be noted that only Asians appeared multiple times in income categories as having a disproportionate greater need relating to 1 of 4 housing problems. Conversely, Hispanics and Whites were the only racial group not to have a disproportionate need in any income category.

Severe Housing Problems

- For extremely low income households (0-30% AMI), 76% of this population experienced a severe housing problem. A disproportionately greater need exists within this category for Asians, with 95% of population experiencing a severe housing problem.
- In income categories 30%-50% AMI, Asians (95%) experienced a disproportionate greater need, which is consistent with the previous income category.
- In income categories 50% -80% AMI, only Asians (46%) experienced a disproportionate greater need, compared to 36% of the population in that income group as a whole.
- Within the 80-100% AMI categories no group experienced a disproportionately greater need.
- Only Asians had a disproportionate greater need relating to severe housing problems. Blacks, Hispanics and Whites did not have a disproportionate need in any income category.

Cost Burden

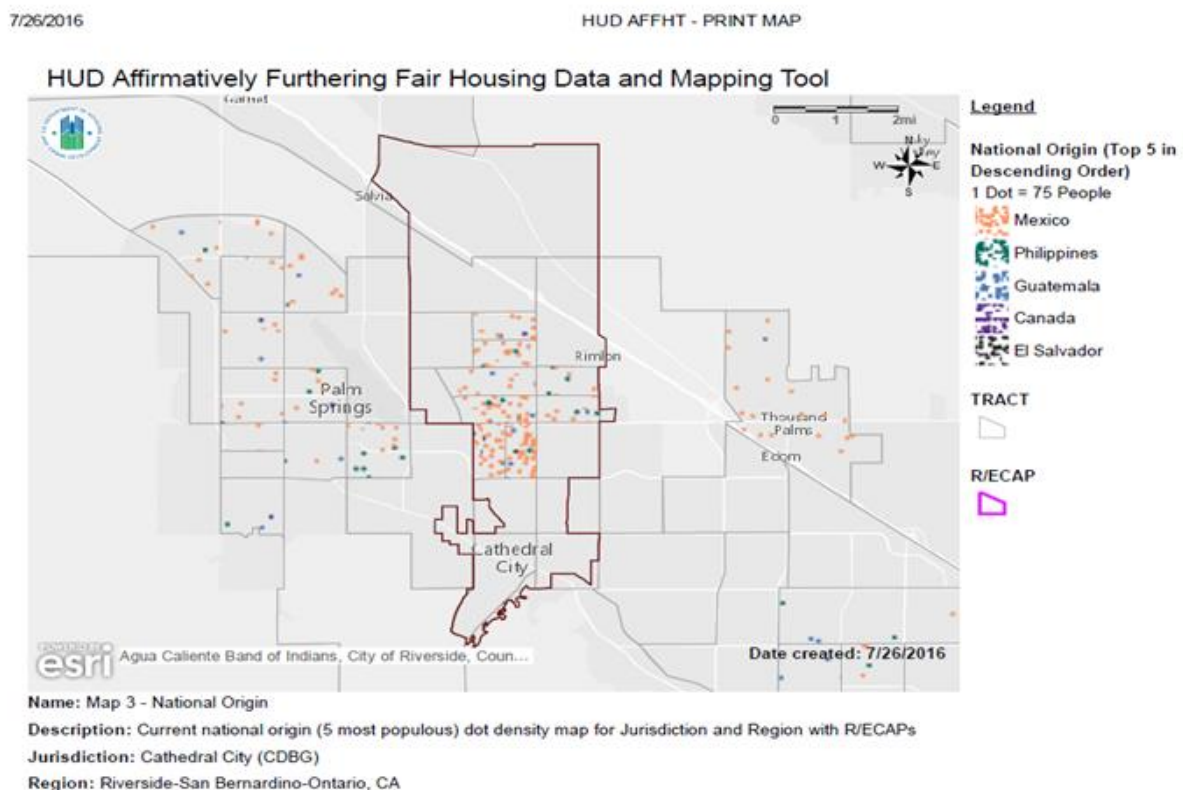
When comparing the jurisdiction as a whole, Whites (45%) and Hispanics (47%) experienced disproportionately greater housing cost burden (Paying 30-50% on housing) than other racial/ethnic groups in Cathedral City. Similarly, Whites (41%) and Hispanics (52%) are disproportionality effected as it relates to severe cost burden (paying >50% on housing).

If they have needs not identified above, what are those needs?

No other needs were observed in this analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Based on the analysis performed in the 2017 Assessment of Fair Housing, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. From 1990 to 2000, Hispanics segregation index increased by 20.59 percentage points. This is best illustrated by the 1990 and 2000 Race/ Ethnicity density maps for Cathedral City. The 1990 map shows generally an even disbursement of all groups across the Jurisdiction. However, in the 2000 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The later could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency.



NA-35 Public Housing – 91.205(b)

Introduction

This section provides a concise summary of the needs of public housing residents. This information is gathered through consultations with the public housing agency or agencies located within the jurisdiction's boundaries.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	79	456	8,748	36	8,364	135	178	19

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	12,664	13,261	13,870	10,805	13,850	13,465	14,983	
Average length of stay	0	6	4	6	2	6	0	5	
Average Household size	0	1	3	2	1	2	1	3	
# Homeless at admission	0	2	331	205	1	197	2	5	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	67	38	3,249	9	3,211	15	10
# of Disabled Families	0	12	70	2,587	26	2,422	82	33
# of Families requesting accessibility features	0	79	456	8,748	36	8,364	135	178
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	66	318	5,469	26	5,195	79	144	15
Black/African American	0	10	126	2,967	8	2,867	55	29	3
Asian	0	1	9	209	2	203	0	2	1
American Indian/Alaska Native	0	0	2	80	0	76	1	3	0
Pacific Islander	0	2	1	23	0	23	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	29	250	2,318	7	2,220	13	74	1
Not Hispanic	0	50	206	6,430	29	6,144	122	104	18

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

NEED DATA FROM RIVERSIDE COUNTY HA

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Based on a consultation, the most immediate need for residents of Public Housing and Housing Choice voucher holders is additional services to ensure self-sufficiency. During the last planning period, revenue streams from State, Federal and local sources have declined. Therefore, despite the demand, services and programming have been reduced, particularly in the area of services to those at-risk of homelessness.

How do these needs compare to the housing needs of the population at large

Similar to residents receiving subsidized housing assistance, the population at large is experiencing cost burden, which could mean a high risk of homelessness. 16,822 of Cathedral City residents live in a household that experiences a housing cost burden.

Housing assistance is offered to low-income families who wish to live in privately owned multi-family developments that have been rehabilitated or upgraded. Once eligibility is confirmed, the family is given a choice of available sites from which to choose. They are expected to pay between 30% and 40% of their income.

The Riverside County Housing Authority provides HUD Section 8 rental assistance to lower income renters within the City. Since Section 8 vouchers are "portable" the number of households using vouchers in the City fluctuates over time.

Discussion

The City works in close collaboration with the Housing Authority of Riverside County to provide public housing within the City. Cathedral City will continue to work independently and closely with the HA and local nonprofits to provide assistance to low-income families. As population demographics continue to change, the City will continue to work with the county housing authority and local (and regional) nonprofits to develop affordable housing projects in Cathedral City.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The U.S. Department of Housing and Urban Development (HUD) provides the following definition of homelessness: "A person is considered homeless only when he/she resides in one of the places described below:

- in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
- in an emergency shelter; or
- in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter."

People can become homeless because of social structural issues such as increases in rent, loss of job, and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause people to become homeless as well. Often, one or more of these experiences factor into a household's homeless experience.

Due to the transient nature of the homeless population, estimating the precise number of homeless persons in a community is a difficult, if not impossible, challenge. Measuring the number of homeless individuals is a difficult task in part because, in most cases, homelessness is a temporary, not permanent, condition. Also, neighboring jurisdictions often share the responsibility of servicing and assessing common homeless persons. Therefore, much of the data within this section will come from the 2016 County Wide Point in Time Survey.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

There were 1,351 unsheltered and 814 sheltered homeless people (total = 2,165) in Riverside County, California who were homeless on January 28, 2016 according to the Riverside County 2016 Homeless Count and Survey Final Report. Of these persons, 27 unsheltered homeless were found in Cathedral City. A comparison of the 2015 count reveals that a 9 fewer persons were counted in 2016 which represents a decrease of 29%. Followed is a breakdown by Subpopulations 2016 (note: homeless persons could belong to 1 or more of below subpopulations):

Subpopulation	#
Chronically Homeless	7
Families with Children	0
Recently Released Incarceration	5
Recently Released Medical or Rehab	2
Veterans	2
Alcohol Use	7
Drug Use	7
PTSD	5
Mental Health Conditions	6
Physical Disability	12
Developmental Disability	4
Brain Injury	10
Victim of Domestic Violence	6
AIDS or HIV	1
Disability Benefits	9
VA Benefits	2
Housing Assessment (VI-SPDAT)	1

2016 Unsheltered Homeless Count Overall and Subpopulation Data - CATHEDRAL CITY

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Of the 27 unsheltered persons count 0 were families with children. However, two (2) were families. According to the 2016 Homeless Count, a surge in funding by the U.S. Department of Veterans' Affairs (VA) to provide supportive services to veterans and their families. This includes increased funding for the Veterans Affairs Supportive Housing (HUD-VASH) program that provides rental assistance for homeless veterans and the Supportive Services for Veteran Families (SSVF) program that provides a range of supportive services to eligible Veteran families that are designed to promote housing stability.

On the day of the Point-In-Time Count, additional services were offered to Veterans encountered during the street-based Count. Veterans who wanted to receive housing services were transported to either the Riverside Access Center or the Indio Workforce Development Office for immediate processing. VA and Housing Authority staff were available at these centers to complete VISPDATs (needs assessments), issue VASH vouchers and complete other eligibility services. Beds were reserved at Path of Life Ministries and the Coachella Valley Rescue Mission to offer emergency shelter for any veterans encountered on the day of the PIT Count. There were six veterans who received a Housing Choice Voucher through the HUD-VASH program on the day of the PIT Count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2016 Point-in-Time Survey identified the following racial and ethnic makeup of the homeless population in Cathedral City note: homeless persons could belong to 1 or more of below group):

Race/Ethnicity	#
American Indian or Alaska Native	3
Asian	1
Black or African American	1
Native Hawaiian, Pacific Islander	2
White	18

Multiple Races	2
Don't Know/ Refused to Answer	6

2016 Unsheltered Homeless Count Overall and Subpopulation Data - CATHEDRAL CITY

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

With no homeless shelters within the City proper, sheltered homelessness data was not available for the City of Cathedral City. However, a total of 814 homeless individuals were counted throughout Riverside County during the 2016 shelter count. These individuals stayed in emergency shelters (including domestic violence shelters and hotel/motel vouchers) and transitional housing. This represents an 8% decrease from the 2015 sheltered count.

As previously noted, 27 unsheltered homeless were found in Cathedral City. A comparison of the 2015 count reveals that a 9 fewer persons were counted in 2016 which represents a decrease of 29%.

There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes. Catholic Charities, a non-profit organization, is the primary provider of services to the homeless in the Coachella Valley. Jewish Family Services provides assistance to homeless families by helping them find housing and employment opportunities. The Coachella Valley Services and Overnight Shelter (SOS) provides food and housing to 16 homeless persons per night.

Catholic Charities work with homeless shelters and affordable residential units in the Coachella Valley to place low-income homeless or transient persons in permanent affordable housing. Catholic Charities and the Housing Authority of the County of Riverside operate Nightingale Manor, a 14-unit emergency shelter for homeless families. The shelter is in Palm Springs, but serves families from the entire Coachella Valley region. In addition, Shelter from the Storm, a women's shelter, provides temporary housing throughout the Valley for abused women and their children, including a facility in Cathedral City.

Episcopal Community Services (ECS) offers programs and housing for homeless persons in the Coachella Valley. In 1999 the Cathedral City Redevelopment Agency transferred two 3-bedroom units to ECS for use through the Navajo Trails programs. Navajo Trails serves 31 homeless adults diagnosed with HIV/AIDS. The program offers long-term transitional housing for up to 2 years, and provides residents with access to supportive services including counseling. In 2008, the program changed to provide longer-term housing and services through the Desert Vista Program.

Other groups of homeless individuals, which may not be served by the above-mentioned

facilities include the mentally ill, those with chemical dependencies, and those who voluntarily choose a transient lifestyle. These individuals may be served by the Coachella Valley Rescue Mission in Indio, or by the Emergency Cold Weather Shelter, located at the National Guard Armory in Indio. However, these facilities provide only emergency shelter and do not deal with the causes of homelessness.

Discussion:

In 2015 a targeted countywide effort to coordinate services to permanently house homeless people who are living in encampments began as part of a collaboration between key county and nonprofit agencies working on the frontlines to end homelessness. This enhanced partnership includes the Riverside County Sheriff's Department, DPSS Homeless Programs Unit, Housing Authority of the County of Riverside, The Riverside University Health System – Behavioral Health (formerly Department of Mental Health), the U.S. Department of Veterans' Affairs, Loma Linda Medical Center, Path of Life Ministries and other key nonprofit housing providers. This coordination effort has assisted in closing several homeless encampments and providing permanent housing for a majority of the people who were living in riverbeds, near freeways and other places not meant for human habitation.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs refer to the needs of population subgroups that have been identified by HUD as more commonly in need of housing assistance than the general population. Due to their economic, social, mental, and/or physical conditions, these populations have difficulty finding appropriate housing. These groups include:

- The elderly and frail elderly,
- Persons with disabilities,
- Single-Parent Families and Female-Headed Households; and
- Large Families.

Additionally, individual regions often contain specific subgroups that face challenges unique to the region. This section is intended to identify the nature and extent of these needs as well as strategies being implemented to address these needs.

Describe the characteristics of special needs populations in your community:

The elderly and frail elderly

The 2010 Census showed that about 14% (7,363 people) of Cathedral City's population was age 64 or older. This is more than the state average (11%), and slightly higher than the national average (13%). The slightly higher proportion of elderly residents in Cathedral City is likely to continue given the Coachella Valley's reputation as a retirement area and the City's relatively low housing costs.

Recent Census estimates (Table 5) indicated that there are 1,828 elderly households (1,132 and 696 renter) that are low-moderate income and experiencing a housing cost burden in the city. Affordability can be an issue of special concern to the elderly, who are often on fixed retirement incomes. In addition, the elderly may require assistance with housekeeping, maintenance, and repairs. Special design features that may be needed include elimination of barriers such as steps and the provision of appropriate recreational, social, and transportation services and amenities.

Persons with disabilities

According to 2010 Census data, approximately 12% of Cathedral City's population have some sort of disability, and 36% of seniors have at least one form of disability.

The City has affordable housing units that are specifically designed for disabled persons. These are located at the Casa San Miguel complex, Tierra Del Sol, and Mountain View Apartments, which accept both senior and disabled residents. Casa San Miguel offers 27 units of Housing for Persons With AIDS (HOPWA), and Tierra Del Sol includes 7 units that are designed for sight, hearing, or mobility impaired persons. In addition, all 75 units at the Tierra Del Sol complex are

designed to be adaptable for all types of physical disabilities. The Desert AIDS Project and Working Wonders also provide counseling and assistance to persons with AIDS.

Single-Parent Families and Female-Headed Households

Single-parent families and female-headed households generally have lower incomes, higher rates of poverty, and are more likely to live in overcrowded conditions. Typically, this special needs group has lower home ownership rates and spends a larger portion of its income on housing. The head of household is generally younger than the median age for head of household, except for seniors on Social Security.

2010 Census data indicates that 13% of owner households and 29% of renter households are single-parent families.

Large Families

Large families are those with 5 or more persons. 2013 ACS data indicates that 4440 households in Cathedral City have five or more members. Some of these households result from the consolidation of multiple families that share housing to reduce housing costs. If consolidated families could obtain affordable housing, fewer large family units would be needed.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs of Cathedral City residents were determined by an assessment of 2010 Census data, 2013 American Community Survey Data, 2014 Housing Element, 2017 Community Needs Survey, input from community meetings and several other local and regional data sources.

The elderly and frail elderly

As the elderly become less independent and require more care, a continuum of housing options becomes important, ranging from independent unassisted living, to congregate or board care facilities which provide meals, maid service, and social opportunities, to nursing care facilities which provide complete medical care.

The City has a number of projects and programs available for the senior population. A total of 1,028 units of rental housing are currently restricted to low- and very-low-income senior households. All but one of the City's mobile home parks are restricted to ages 55 or older. Also available to seniors and disabled persons are free smoke alarms and fire inspections provided courtesy of the Fire Department and the Office of Housing Assistance.

Persons with disabilities

The City adheres to State guidelines regarding disabled access, and promotes the use of principals of architectural design which aid the disabled. The Americans with Disabilities Act (ADA) requires all new multi-family construction to include a percentage of units be accessible

to disabled persons. The City of Cathedral City monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

The City imposes no special requirements or prohibitions on the development of housing for disabled persons beyond the requirements of the Americans with Disabilities Act. There is no concentration restriction for residential care homes. State and federal law does not permit the City to regulate group homes of 6 or fewer residents. Group homes of 7 or more residents are permitted with approval of a conditional use permit in the R-2, R-3, R-M and R-H zones. The City has also adopted procedures for providing reasonable accommodation for persons with disabilities.

Single-Parent Families and Female-Headed Households

Primary housing needs for these single-parent households include affordability and units of appropriate size for the age and gender mix of children. Proximity to schools and to other services and amenities is also important for this special needs group.

Large Families

Large families have a special need for three, four, or more bedroom units. Units of this size, affordable to low- and moderate-income households, are limited.

Organizations such as the Coachella Valley Housing Coalition, which actively constructs affordable housing projects throughout the Valley, have found that units with 4 bedrooms are less in demand than they have been in the past. They attribute this change, in part, to the "Americanization" of Latino and Asian households, which had in the past tended toward multi-generational housing opportunities. As these families' cultural basis changes, the need for a larger unit in which two or three generations resides appears to be diminishing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the California Department of Health Services, Office of Aids, there were a cumulative total of 4,697 AIDS cases reported in Riverside County through year-end 2002. The total number of reported AIDS cases in California at the end of this period was 129,166. Over 90% of the cases of AIDS reported in the County by the end of 2002 were men. Of the total AIDS population in the County, 59% were White, 18% were Black, 21% were Hispanic (all races), and the remaining 2% were Asian/Pacific Islander or American Indian/Alaskan Native.

National studies have shown that at least 25% of people with disabling AIDS will be in need of supportive housing at some time during their illness. The housing and supportive services needs of people living with AIDS differ widely between the Eastern, Western and Mid regions of Riverside County.

Special needs and issues related to the HIV/AIDS population include the following:

1. Finding and keeping housing is a crisis for many individuals and families living with HIV Disease in the Riverside and San Bernardino area.
2. People living with HIV Disease in Riverside County are at risk of losing their housing at any time because of poverty.
3. People with HIV Disease have complex health care needs and are often unemployed or under employed, under-insured or uninsured, which impacts their need for supportive housing.
4. Many people are struggling with substance abuse and mental illness in addition to AIDS.
5. Women and families with children (where one or more are affected by HIV Disease) have unique social and support service needs, which can negatively impact their ability to maintain housing.
6. Poor rental and criminal histories make it hard for some people living with HIV Disease to find housing.
7. Some people living with HIV Disease report that they face discrimination when looking for and trying to keep housing.
8. Large majorities of people want to remain in their homes and live independently for as long as possible.

Discussion:

The National Coalition on Homelessness reports that the lack of affordable housing is a critical problem facing a growing number of people living with HIV and AIDS. The costs of health care and medications for people living with HIV/AIDS are often too high for people to keep up with. In addition, persons living with HIV/AIDS are in danger of losing their jobs due to discrimination or as a result of frequent health-related absences. As a result, up to 50 percent of persons living with HIV/AIDS in the United States are at risk of becoming homeless.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

According to the City's General Plan- WATER, SEWER AND UTILITIES ELEMENT, the City will need to concentrate its efforts on pending service issues, including the state-wide energy crisis and the potential connection of un-sewered development to the sewer system. The City recently adopted the North City Specific Plan, which, when implemented, will guide the logical and cost-effective extension of water, sewer, and other utilities north of Interstate 10. The City will need to keep abreast of technological advances, particularly in the realm of digital and high-speed data transmissions, to assure that City residents and businesses are offered the most state-of-the-art technologies.

Also, portions of the developed Whitewater neighborhood are the only area of the developed City not currently served by the sewer system, but do operate on septic tanks. Both Desert Water Agency and the Coachella Valley Water District have approved Urban Water Management Plans, which were developed based on the City's General Plan build out, which state that both water providers have sufficient supplies available to meet the City's build out demands.

To this end, the City has 5 Goals:

- Goal 1 Economical utility services and facilities that adequately and safely meet the needs of the community.
- Goal 2 A city-wide sewage collection and treatment system.
- Goal 3 Conservation of regional and local water resources.
- Goal 4 Adequate and reliable utility services for all residents and businesses.
- Goal 5 A long-term, viable landfill site, which can accommodate all waste generated in the City.

How were these needs determined?

The City of Cathedral City's General Plan- WATER, SEWER AND UTILITIES ELEMENT

Describe the jurisdiction's need for Public Improvements:

Several neighborhoods, including the 35th Avenue, Dream Homes, and Cove areas, were identified as having substandard infrastructure. Several bonds were issued for sewer and street improvements within these neighborhoods over the past several years that have resulted in infrastructure installation. Assessment Bonds in the amount of \$6 million were issued, and \$4.5 million in grants were procured for streets and sewer improvements in the Dream Homes neighborhood. Five hundred homes were assisted and the project was completed in 2007. In 2004, \$7.5 million in Assessment Bonds and other funds was used for the streets and sewer project in the 35th Avenue neighborhood. This project was completed in 2006 and assisted 400 homes. In 2005, nearly \$39 million was procured for the streets and sewer project in the Cove neighborhood, which contains 1500 homes.

How were these needs determined?

The City of Cathedral City's General Plan- LAND USE ELEMENT

Describe the jurisdiction's need for Public Services:

TBD after council study session

How were these needs determined?

TBD after council study session

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in the City of Cathedral City by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

Cathedral City Housing Overview (2010 census data)

- The median owner costs (including mortgage) in Cathedral City was lower than the state average, but higher than the national average.

	City	State	National
Median Owner Costs	\$1,887	\$2,345	\$1,524
	High	Very High	National Median

- Consistent with owner costs, median rents in the City was lower than the state, but higher than the national average.

	City	State	National
Median Rent	\$925	\$1,044	\$699
	Near Average	Very High	National Median

- The City of Cathedral City had a much younger housing stock compared to state and national averages.

	City	State	National
Median Built Year	1987	1973	1975

- Homes in Cathedral City on average have 5 rooms.

	City	State	National
Median Rooms	5	5	6

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The plan must describe the significant characteristics of the jurisdiction's housing market. This section details the supply of housing currently in the market.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,927	57%
1-unit, attached structure	2,706	13%
2-4 units	1,982	9%
5-19 units	1,409	7%
20 or more units	785	4%
Mobile Home, boat, RV, van, etc	2,116	10%
Total	20,925	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	170	3%
1 bedroom	542	5%	958	15%
2 bedrooms	2,224	21%	1,990	32%
3 or more bedrooms	7,598	73%	3,107	50%
Total	10,414	99%	6,225	100%

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

City of Cathedral City has thirteen housing projects that have affordability restrictions based on federal housing program funds and/or local sources. These funding sources include:

- Section 8 Rental Assistance Program which provides rental subsidies which represent the difference between the excess of thirty percent (30%) of the gross monthly income and the actual rent.
- FHA 203(b) which provides loan guarantees in the form of mortgage payment insurance.
- Section 42 Tax Low-Income Housing Tax Credit Program which offers federal and state income tax credit to encourage low-income housing production and lower rents.
- HUD 202 which are capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.
- California Tax Credit Allocation Committee (CTCAC) which administers tax credits to encourage private investment in affordable rental housing.
- HOME and CALHOME Program which is a federally sponsored program that provides grants to state and local governments and non-profit organizations to assist low-income housing.
- USDA Rural Development Loan. The United States Department of Agriculture (USDA) subsidizes qualified borrowers through the Rural Housing Loan.

Rental Housing Project	Units	Affordable to:	Earliest Release	Primary Subsidy Type
Mountain View Apts 68-680 Dinah Shore Dr.	280 1 bedroom	Very low income seniors	2014	USDA Rural Development Loan
Corregidor Apartments 34-355 Corregidor Dr.	14 2 bedroom	Very low income families	None	Owned by County Housing Authority
Terracina Apartments 69-175 Converse Road	80 2,4-bedrooms	Low income families	2052	Tax Credits & HOME
Cathedral Palms 31750 Landau Blvd	231 Studio & 1-bedrooms	Very low income seniors	2052	AHP, HOME, & RDA set-aside
Ocotillo Place 69155 Dinah Shore Dr.	135 1,2-bedrooms	Low, moderate income	2027	RDA restricted & Tax Credits
Casa Victoria Apts. 34475 Corregidor Dr.	49 1-bedroom +manager	Very low income seniors	2052	HUD202&RDA restrictions
Casas San Miguel de Allende 37155 Palo Verde, 68375 Tahquitz Drive, and 37095 Melrose	36 Studios & 2 -bedrooms	Special needs and disabled	2053	HOPWA, HOME, Tax Credits, Supportive Housing Program, CDBG&RDA set-aside
Heritage Park 69-100 McCallum Way	144 1-bedroom 8 2-bedroom	Low income seniors	2059	Tax Credits, HOME, & RDA set-aside
Creekside Apartments 68-200 33rd Avenue	41 2-bedroom 104 3-bedroom 40 4-bedroom	Lower income families	2059	Tax Credits, HOME, AHP, & RDA set-aside

Park David Apts. 27-700 Landau Blvd	120 1-bedroom 120 2-bedrooms	Lower income seniors	2055	Tax Credits & RDA set-aside
Canyon Vista Apts. 68605 Corral Road	81 units	Moderate and lower income	2056	Tax Credits & RDA set-aside
Cathedral Towne Villas 36-700 Pickfair St.	61 1, 2-bedrooms	Moderate Income families	2061	RDA set-aside
Tierra del Sol 37101 W Buddy Rogers Ave.	75 1-bedroom	Lower income families and seniors	2063	HUD 202, HOME & RDA set-aside

Source: Cathedral City Office of Housing Assistance,

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are 280 rental units in the Mountain View Apartment complex could be released from their restricted status before 2015. In 1994 financing for this project was changed from the FmHA loan (515) to a USDA Rural Development Loan which allows for affordability controls through 2034. However, after 2014 the loan could be pre-paid, which could remove the affordability control. Should the project elect to pre-pay its loan, a number of organizations, including the Coachella Valley Housing Coalition, the Riverside County Housing Authority, or several private sector developers who currently operate affordable housing projects in the City, would be contacted and encouraged to participate in the project's preservation as affordable housing. (Vincent is there an update on this?)

Based on the City's most recently obtained pro-fonnas for affordable housing projects, construction costs for replacement of these units would be between \$240,000 and \$325,000 per unit. Purchasing existing affordable units in the area currently is approximately \$100,000 to \$130,000 per unit. Therefore, the preservation of these units is important to the City's affordable housing inventory.

Does the availability of housing units meet the needs of the population?

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a Housing Element as part of its General Plan that shows how the community plans to meet the existing and projected housing needs of people at all income levels. This process is called a Regional Housing Needs Assessment (RHNA). Based on this assessment, the availability of housing units does not meet the needs of the City's population. To meet this need, the City would need to develop an additional 600 units of various income levels. This need is detailed further in the next section.

Describe the need for specific types of housing:

In 2012, the Southern California Association of Governments (SCAG) approved the Regional Housing Needs Assessment (RHNA) for the 2014-2021 period. The City of Cathedral City's allocation under the RHNA is depicted below.

Above Moderate	254
Moderate	110
Low	95
Very Low	70
<u>Extremely Low</u>	<u>71</u>
Total	600

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

This section describes the significant characteristics of the jurisdiction's housing market. This section details the supply of housing currently in the market with a specific emphasis on the cost of housing.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	113,600	179,500	58%
Median Contract Rent	596	960	61%

Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	939	15.1%
\$500-999	2,584	41.5%
\$1,000-1,499	2,125	34.1%
\$1,500-1,999	477	7.7%
\$2,000 or more	100	1.6%
Total	6,225	100.0%

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	349	No Data
50% HAMFI	929	790
80% HAMFI	3,661	2,818
100% HAMFI	No Data	4,373
Total	4,939	7,981

Table 30 - Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$798	\$945	\$1,187	\$1,672	\$2,056
High HOME Rent	\$748	\$802	\$964	\$1,105	\$1,214
Low HOME Rent	\$586	\$628	\$753	\$871	\$972

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the Regional Housing Needs Assessment (RHNA) for the 2014-2021 period, the City does not have sufficient housing for households at all income levels. The State requires the City to develop units to meet this objective. These new units are divided by income levels into four household income categories used in Federal and State programs: Very Low (50 percent of AMI); Low (50-80 percent of AMI); Moderate (80-120 percent of AMI); and Above-Moderate Income (over 120 percent of AMI). The allocations are further adjusted to avoid an over-concentration of lower income households in any one jurisdiction. The City must also plan for the needs of extremely low-income households, which is assumed to be 50 percent of the very low-income share. The number of units by jurisdiction, by income level, to be fulfilled are as follows:

Above Moderate	254
Moderate	110
Low	95
Very Low	70
<u>Extremely Low</u>	<u>71</u>
Total	600

How is affordability of housing likely to change considering changes to home values and/or rents?

According to 2013 recent ACS data, Cathedral City's home value increase by 58% from 2000 to 2012 (table 3). During the same period of time, average contract rents increased by 61%. Precipitous rise in housing costs could lead to many residents, particularly below moderate households and first-time home buyers, unable to afford housing within the jurisdiction. However, in spite of home value increase, housing cost (with a mortgage) was still lower in comparison to neighboring jurisdictions (see table below).

	Cathedral City	Palm Springs	Indio
Medium Owner Cost (mortgage)	\$1,887	\$1,904	\$2,089
Medium Rent	\$925	\$848	\$794

Source: Census 2010

Conversely, rent contracts were slightly higher, which could be an indicator of limited supply of multi-family units or lower vacancy rates for Cathedral City. In any circumstance, low-to-moderate renters may find it difficult to acquire affordable and quality housing units within the jurisdiction.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Trulia 2016 Market Data, area median rent for a one bedroom unit is lower than Fair Market Rents but slightly higher than High HOME Rents. This would make one bedroom units affordable for subsidized renters (section 8).

Area medium rent for two bedroom units are higher than HUD's Fair Market Rents. These units would be considered unaffordable for subsidized renters. Also, Area Medium Rents for two bedroom units are \$500 more than High Home Rents and more than \$800 the amount of low HOME Rent. With such a large gap between HOME Rent limits and Area Medium Rents, Cathedral City may find it difficult attracting developers or market rate apartment owners for the creation of two bedroom HOME-assisted rental units.

Area Medium Rents for three and four bedroom units would be affordable for subsidized renters. However, similar to two bedroom units, Area Medium Rent is much higher than HOME Rent limits which potentially would make creating subsidized units difficult within the jurisdiction.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Area Medium Rent	Unavailable	\$895	\$1,500	\$1,610	\$1,850
Fair Market Rent	\$798	\$945	\$1,187	\$1,672	\$2,056
High HOME Rent	\$748	\$802	\$964	\$1,105	\$1,214
Low HOME Rent	\$586	\$628	\$753	\$871	\$972

Source: 2016 HUD FMR and Trulia 2016 (November) Market Trends

Discussion:

In February of 2016, median home prices in the Coachella Valley were \$283,000, according to real estate research firm CoreLogic DataQuick. The same data indicates that resale home prices fell by 10.3 percent from February 2015, down to a median of \$287,500. New homes sold for a median price of just \$327,000, down 5.6 percent year-over-year and by far their lowest level of the winter homebuying season.

Home sales were up about 7 percent year-over-year in February 2016, according to CoreLogic DataQuick. Resale home sales increased by nearly 10 percent between February 2015 and February 2016. More than 60 new homes sold in February 2016, 21.6 percent more than the previous year — though new home sales dipped more than 30 percent year-over-year in January.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section provides details on the condition of housing units throughout the City by looking at factors such as age, vacancy, and the prevalence of housing problems.

Definitions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 17920.3 of the California Health and Safety Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangement, due to threat to health and safety. Substandard housing suitable for rehabilitation is determined on a case-by-case basis depending on the cost to rehabilitate and resulting continued viability (life) of the housing versus the cost of demolition and reconstruction.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,854	47%	3,291	53%
With two selected Conditions	244	2%	574	9%
With three selected Conditions	9	0%	57	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,307	51%	2,303	37%
Total	10,414	100%	6,225	100%

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,150	21%	1,466	24%
1980-1999	5,615	54%	2,940	47%
1950-1979	2,495	24%	1,707	27%
Before 1950	154	1%	112	2%
Total	10,414	100%	6,225	100%

Table 33 – Year Unit Built

Data Source: 2008-2012 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,649	25%	1,819	29%
Housing Units build before 1980 with children present	2,610	25%	1,055	17%

Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units (Vincent is there a recent housing survey?)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Cathedral City has relatively younger housing stock with approximately 75% of owner-occupied and 71% of renter occupied housing developed after 1980. This is important because the age of a jurisdictions housing stock has a direct correlation with the amount and severity of rehabilitation needed. As a general rule, homes older than 30 years generally need repairs (e.g., new roof, plumbing, siding, etc.) and in some cases may require lead paint abatement. Homes older than 50 years frequently need new electrical, plumbing, roofing, and other major subsystems. Homes older than 70 years, unless regularly maintained, require substantial rehabilitation. Based on this rule, the majority of the rehabilitation housing needs of the City could be considered as minor to moderate.

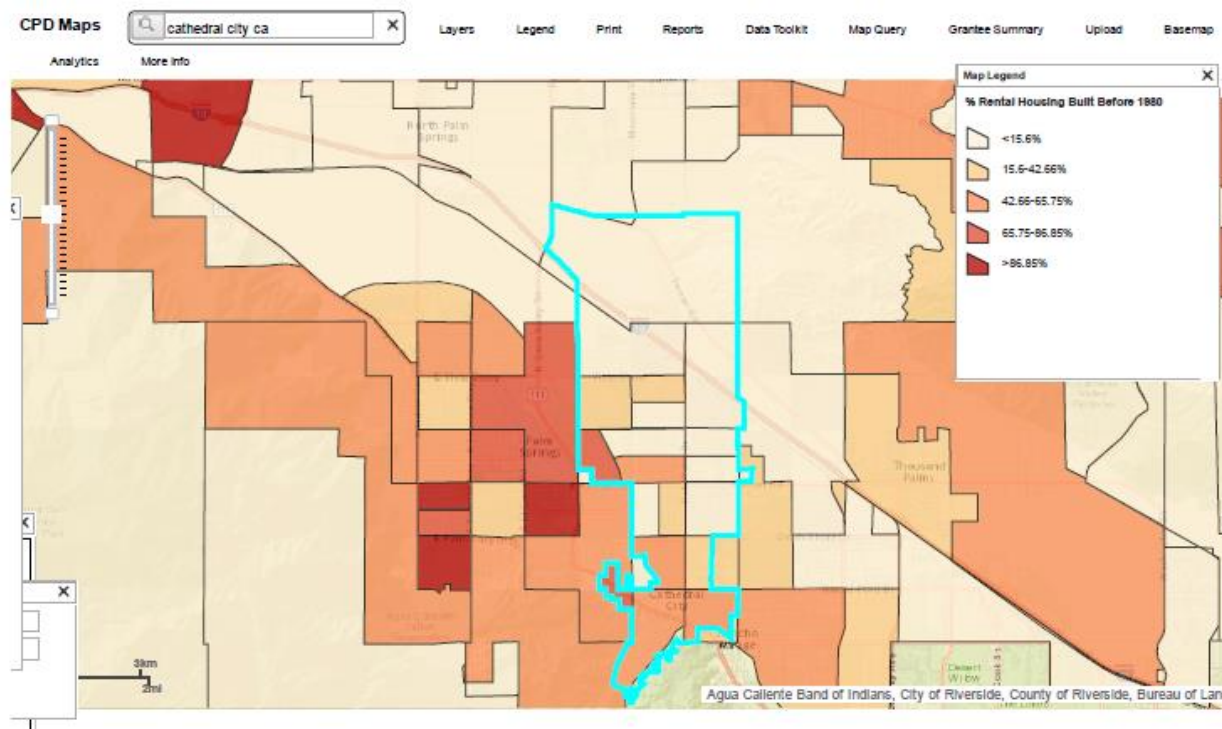
Homes built before or after certain dates are indicators of housing quality, because building codes have significantly changed over time. For example, homes built after 1971 typically have a greater level of seismic reinforcement, since they were built after seismic codes were changed following the Sylmar Earthquake. Homes built after 1978 also tend to have the least incidence of lead paint, a known health hazard for children. However, in both these cases, homes can be retrofitted to current standards.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

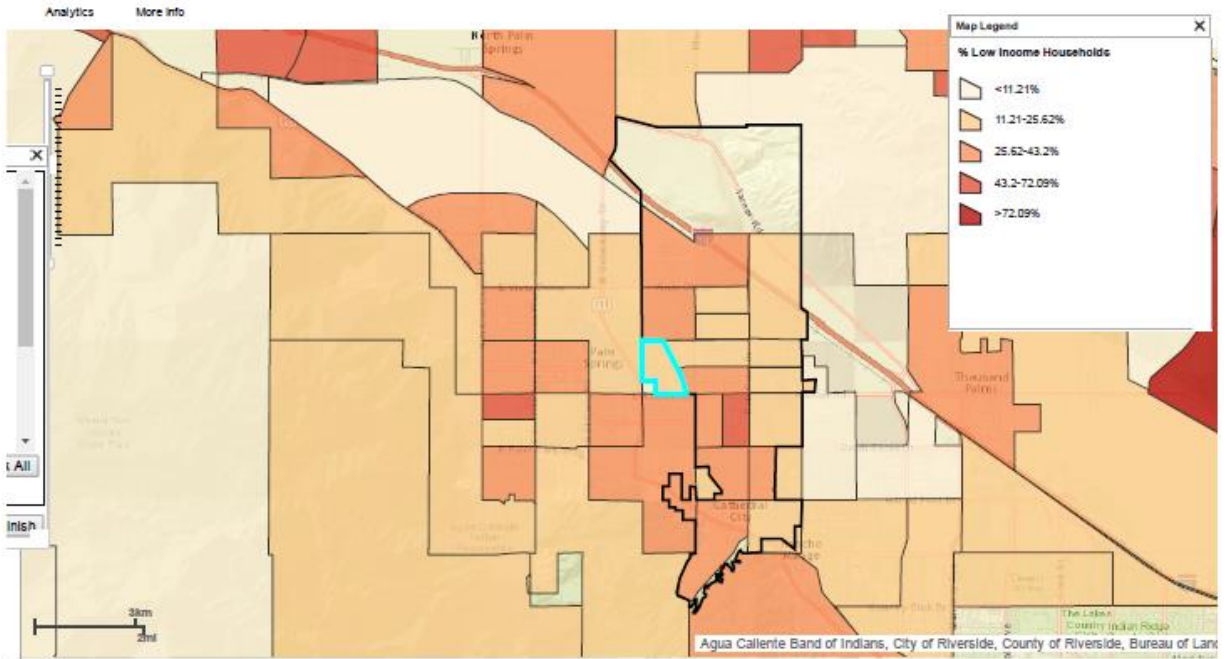
It is difficult to estimate the number of units within Cathedral City that are occupied by low or moderate income families that contain lead-based paint hazards. However, we can estimate

the location of low or moderate income families within the City who may be at greatest risk of lead-based poisoning. The maps below will be used to illustrate the highest percentage of rental units (owner occupied unavailable) within census tracts that could be at risk of lead based poisoning; and, the percentage of low-income households within that census tract.

When examining these maps, the highest percentage (approximate 87%) of potential lead-base units are located in the west central region of the jurisdiction or census tract 06065044702. Within this tract, approximately 25% of all households (2449 total) are low-mod income. Therefore, we can estimate that potentially 612 low-mod households could contain lead-based paint hazards within census tract 06065044702.



% of lead Based households



Discussion

According to 2012, ACS Data, 25% (2,610) of owner-occupied and 17% (1,055) of renter-occupied housing units in Cathedral City were built before 1980 and are occupied with children (Table 39). Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

This section provides a concise summary of the needs of public housing, including:

- Identification of the public housing developments in the jurisdiction
- Number of public housing units
- Physical condition of public housing units
- Restoration and revitalization needs of the public housing units
- Number of families on public housing and tenant-based waiting lists
- Results from the Section 504 Needs Assessment of public housing projects located within its boundaries.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	77	469	8,681	48	8,633	819	1,759	342
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

There is no supply of public housing developments within the City at this time.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There is no supply of public housing developments within the City at this time.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There is no supply of public housing developments within the City at this time.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

There is no supply of public housing developments within the City at this time.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The plan must include a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services must include both services targeted to homeless persons and mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. Facilities and Housing Targeted to Homeless Households. Most of the data for this section will come from the Riverside County and City Continuum of Care.

Over the last several decades, the homeless population and its attendant social problems have become issues of national significance. Lack of affordable housing can exacerbate homelessness and its negative impacts, and hinders a community's ability to effectively address these challenges. A homeless family or individual as defined by federal regulations is a person or family that lacks a fixed and regular nighttime residence. The homeless population can be divided into two major groups, the sheltered and the unsheltered homeless.

Sheltered homeless are those families or individuals whose primary residence is an emergency shelter, transitional housing, a domestic violence shelter, a shelter for runaway children, or people living in a motel/hotel under a voucher arrangement. Unsheltered homeless are those individuals whose primary residence is a place not designated for sleeping. Unsheltered homeless are typically chronically transient homeless persons, usually de-institutionalized mental health patients. They are often alcohol/substance abusers, although mental illness, respiratory infections and malnutrition are common contributors to the general poor health of these individuals. They are predominantly male and usually know how to utilize available charitable and government services.

Families become homeless for different reasons than transient persons do. A certain percentage of homeless families come from other areas seeking employment. Their efforts are hampered, in part, by outdated skills. They are usually able to find employment in minimum wage jobs; however, they rarely make enough money to support their families. In other situations, medical illness has depleted a family's savings and other assets. Commonly, these families are living on the "economic edge." Rent payments for shelter in some of these cases are two thirds of a family's monthly income, leaving insufficient amounts for food and other necessities, such as medical care. If a wage earner in this type of situation loses his/her job, the family cannot pay the rent and is evicted. They resort to living in their cars and depend upon community service programs and churches for food and shelter.

Facilities and Housing Targeted to Homeless Households

Summary of all beds reported by Continuum of Care:								Subset of Total Bed Inventory		
	Family Units ¹	Family Beds ²	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Chronic Beds ²	Veteran Beds ²	Youth Beds ²
Emergency, Safe Haven and Transitional Housing	113	363	623	37	1,023	65	2	n/a	84	35
Emergency Shelter	74	226	426	37	689	65	2	n/a	9	0
Transitional Housing	39	137	197	0	334	n/a	n/a	n/a	75	35
Permanent Housing	235	900	930	0	1,830	n/a	n/a	1,358	1,002	13
Permanent Supportive Housing*	169	659	879	0	1,538	n/a	n/a	1,358	936	13
Rapid Re-Housing	66	241	51	0	292	n/a	n/a	n/a	66	0
Grand Total	348	1,263	1,553	37	2,853	65	2	1,358	1,086	48

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The County of Riverside's Ten Year Plan to End Homelessness recommends that the Continuum of Care create a streamlined benefits application system featuring a single application process for multiple programs in order to expedite enrollment and access to available resources for homeless and at-risk to homeless individuals and families.

Health Services

With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Mental Health

The Riverside County Department of Mental Health (RCDMH) has been providing special services to persons with mental illness, who are homeless, for the past 25 years. Beginning in 1988 the RCDMH introduced a voucher-based food and shelter program. In July 1993, the Department initiated a street outreach program that included linkage to case management services. RCDMH collaborates with nonprofit organizations to provide supportive services for homeless individuals with co-occurring mental illness and substance abuse disorders. The current linkage with all the regional mental health outpatient programs facilitates consumer access to the resources RCDMH has to offer. RCDMH has six (6) other HUD funded grants, which include five (5) Permanent housing grants for chronically homeless individuals and their families.

Employment

CoC Program-funded projects assist participants with increasing their income which is one way to ensure housing stability and decrease the possibility of returning to homelessness. The CoC's Employment and Self-Sufficiency Committee (ESS), is responsible for identifying employment opportunities, training, education, and other resources that will help increase the income of participants by obtaining employment and becoming self-sufficient. ESS created a countywide resource list of all services related to employment/ mainstream benefits identifying potential employers who will work with the CoC to hire the homeless and identify educational programs to assist homeless/ near homeless to become more employable. The CoC also intends to educate participants and program operators on the value and benefits of employment for disabled persons. Social Security will be involved to assure that employment will not jeopardize current benefits and will be available to educate program providers, participants, and the CoC community on employment in conjunction with benefits received.

The CoC has identified the PH and disabled population as the lowest percentage of persons employed at exit. The CoC will work with employers to educate them on the employability of the population with disabilities.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelters - Catholic Charities and the Housing Authority of the County of Riverside operate Nightingale Manor, a 14-unit emergency shelter for homeless families. The shelter is located in Palm Springs, but serves families from the entire Coachella Valley region. In addition, Shelter from the Storm, a women's shelter, provides temporary housing throughout the Valley for abused women and their children, including a facility in Cathedral City.

Transitional Housing - Episcopal Community Services (ECS) offers programs and housing for homeless persons in the Coachella Valley. In 1999 the Cathedral City Redevelopment Agency transferred two 3-bedroom units to ECS for use through the Navajo Trails programs. Navajo Trails serves 31 homeless adults diagnosed with HIV/AIDS. The program offers long-term transitional housing for up to 2 years, and provides residents with access to supportive services including counseling. In 2008, the program changed to provide longer-term housing and services through the Desert Vista Program.

Permanent Supportive Housing – Serving the City of Cathedral City is Desert Vista Permanent Housing. It provides permanent supportive housing and has the capacity to serve a total of 40 eligible, chronically homeless and disabled individuals in Riverside County. Desert Vista does not target a specific group of homeless clients but does prioritize the chronically homeless person living with mental illness or substance abuse diagnosis, physical disabilities, HIV/AIDS, veterans, and those with multiple diagnoses and special needs. DV clients come from shelters and directly from living on the street. This project is a scattered-site residential model which includes a combination of housing units with a total of 40 beds centrally located in the Coachella Valley.

Homeless liaison officer - The deployment of the Homeless Liaison Officer is crucial step in connecting chronically homeless persons living on the street to necessary supportive services and housing. The Police Department for the City of Cathedral City Homeless Liaison Officer's main purpose is to locate people on the streets and in facilities; establish relationships; assess their situation and service needs; and, link them to appropriate supportive services.

Homeless Management Information System - Providers of homeless prevention, emergency shelter, transitional housing, permanent support housing, and related supportive service programs in the City of Cathedral City participate in the Homeless Management Information System (HMIS). The County of Riverside Department of Public Social Services (DPSS) implements the HMIS system for the county, which stores and tracks longitudinal person-level information about people who access homeless services in the CoC.

Access to mainstream services - Homeless service providers continually works toward linking homeless individuals and families to existing mainstream benefits. The CoC Collaborative Applicant (DPSS) administers TANF, MediCal and Food Stamps for the county and in 2016 received state funding to enroll 150,000 people in MediCal as part of the Affordable Care Act. Three CoC agencies also received an SSVF grant to partner with the Housing Authority to increase the number of vets who will receive VA benefits and other services.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Certain segments of the population have more difficulty in finding decent affordable housing due to special needs. This section describes, to the extent information is available, facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

HUD refers to individuals with a disabling condition that require some form of special housing accommodations to live in independent lifestyle. The City includes large households and female headed households as being a special needs population.

Elderly and persons with physical disabilities have similar needs in having homes that are adapted to accommodate their abilities and the need to be near or have onsite supportive services. These groups are especially vulnerable since they are usually on a fixed income which limits their ability to find housing that can accommodate their needs within their financial means.

Persons with mental disabilities can live and work independently or in a group living environment, individuals with severe mental disabilities will need to have constant home care and supervision.

Individuals living with HIV/AIDS and their families have similar needs to the groups discussed before. Access to medical care, counseling, transportation and food would be required with the increase of life expectancy of individuals living with HIV/AIDS. The provision of stable housing can promote the health and wellness of individuals and can decrease risk factors that can lead to the transmission of HIV and AIDS.

Persons with drug and alcohol addictions would need to have access to affordable healthcare and detoxification programs. Homeless persons have a higher rate of drug and alcohol addiction in addition to their need for supportive housing. Detoxification programs participation fees have been out of the financial reach of persons who fall between extremely low and moderate income levels

Victims of domestic violence have an immediate need for emergency shelter services, safe and stable housing and supportive case management to aid in permanently ending the cycle of

violence. Most important for this specific population is the provision of housing that provides a safe and confidential.

Female-headed households are a special needs group due to their comparatively low rates of homeownership, lower incomes and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to daycare/childcare, healthcare and other supportive services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Riverside County Department of Mental Health (RCDMH) exists to provide effective, efficient, and culturally sensitive community-based services that enable severely mentally disabled adults, older adults, and children at risk of mental disability, substance abusers, and individuals on conservatorship that enable them to achieve and maintain their optimal level of healthy personal and social functioning. In order to fulfill its mission, the Riverside County Department of Mental Health provides a wide range of outpatient and residential treatment services to meet the individual needs of severely and persistently mentally ill persons and substance abusers. The Riverside County Department of Mental Health provides many of these services directly. However, in some instance the Riverside County Department of Mental Health offers these services through contracts with qualified private providers.

Whiteside Manor Riverside serves homeless individuals affected by co-occurring mental illness and substance abuse. Provides a total of 30 beds (one triplex apartment for men, and an adjacent fourplex for women); 24 hour supervision and security; and supportive services to address mental illness and substance abuse treatment and recovery. The target population is defined as a homeless individual with mental or emotional impairments expected to be of long/continued and indefinite duration that impedes their ability to live independently, compounded by substance abuse (dually diagnosed). The availability of transitional housing and psychiatric care provides a safety net to insure that dually diagnosed individuals obtain the treatment services necessary to move along the continuum to permanent, affordable housing in the community. The goal of the project is to provide up to 24 months of treatment (relapse prevention) and supportive services to foster the potential for independent living in permanent housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

This will be completed after completing the 2017 AAP.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Public Policy by the jurisdiction, and by the surrounding jurisdictions influence the amount of housing developed, its type, form, location, and ultimate price. Land use controls, site improvement requirements, building codes, fees and other local programs intended to improve the overall quality of housing may have the unintended consequence of serving as a barrier to affordable housing and residential investment.

The State of California requires the City of Cathedral City, through its Housing Element, to provide an analysis of potential and actual governmental constraints (public policy) upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Based on the review of the jurisdiction's most recent Housing Element, the City does not have any negative effects of public policies on affordable housing and residential investment.

State law requires that the Housing Element be updated every four to eight years. The Housing Element, upon each update, is reviewed by the California Department of Housing and Community Development (HCD) for consistency with state law. Since the update of the City's Housing Element is due during the implementation of this Five Year Consolidated Plan, the City will include in its Annual Action Plan an update of any negative effects of public policies on affordable housing and residential investment.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provide a concise summary of the City's priority non-housing community development needs that are eligible for assistance. This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	340	10	2	0	-2
Arts, Entertainment, Accommodations	4,511	1,232	27	16	-11
Construction	891	665	5	9	3
Education and Health Care Services	3,233	1,100	19	14	-5
Finance, Insurance, and Real Estate	770	363	5	5	0
Information	322	115	2	2	0
Manufacturing	481	62	3	1	-2
Other Services	895	795	5	10	5
Professional, Scientific, Management Services	827	144	5	2	-3
Public Administration	0	0	0	0	0
Retail Trade	2,363	2,165	14	28	14
Transportation and Warehousing	394	48	2	1	-2
Wholesale Trade	455	121	3	2	-1
Total	15,482	6,820	--	--	--

Table 39 - Business Activity

Data 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	24,927
Civilian Employed Population 16 years and over	21,868
Unemployment Rate	12.27
Unemployment Rate for Ages 16-24	22.37
Unemployment Rate for Ages 25-65	8.51

Table 40 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	2,919
Farming, fisheries and forestry occupations	870
Service	4,130
Sales and office	4,969
Construction, extraction, maintenance and repair	2,361
Production, transportation and material moving	1,113

Table 41 - Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,423	81%
30-59 Minutes	2,960	15%
60 or More Minutes	789	4%
Total	20,172	100%

Table 42 - Travel Time

Data Source: 2008-2012 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,652	705	1,664
High school graduate (includes equivalency)	4,702	639	1,536
Some college or Associate's degree	5,631	672	1,499

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,631	132	787

Table 43 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	297	854	760	1,632	939
9th to 12th grade, no diploma	1,035	875	1,106	1,794	644
High school graduate, GED, or alternative	1,816	2,288	1,745	2,844	1,941
Some college, no degree	1,732	1,668	1,585	2,720	1,754
Associate's degree	245	445	377	1,007	495
Bachelor's degree	114	372	715	1,206	669
Graduate or professional degree	7	105	312	840	611

Table 44 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,973
High school graduate (includes equivalency)	25,085
Some college or Associate's degree	30,790
Bachelor's degree	41,952
Graduate or professional degree	66,250

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three major employment sectors in the City, based on those occupations employing over 65 percent of workers, are:

Arts, Entertainment, Accommodations	4,511
Education and Health Care Services	3,233

Retail Trade	2,363
Total	10,107

Describe the workforce and infrastructure needs of the business community:

Workforce

Established in 1994, the Coachella Valley Economic Partnership (CVEP) has emerged as a vital innovator of regional business and workforce development initiatives. The CVEP's Workforce/Jobs Model is designed to build a 21st century job base and develop a highly skilled workforce. The goal is to increase the number of students completing college and technical education programs and to employ them upon graduation in the industries that are emerging in the region, particularly healthcare, advanced technology, renewable energy, and digital media.

Infrastructure

Assessed through the City's General Plan, the following policy and program describes the infrastructure needs of the business community:

Policy 7

In order to maintain existing economic activities and attract new commercial and industrial development, the City should assure the provision of adequate utilities, infrastructure, and other capital facilities.

Program 7.A

Plan and coordinate the provision of major infrastructure through the development, implementation, and updating of master capital improvement programs that address commercial and industrial development needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The North City Specific Plan

The North City Specific Plan area is nearly 5,000 acres in size and encompasses all land north of Interstate 10 within the City limits of Cathedral City. The annexation of 1,300 acres of the Specific Plan area was completed in December 2007. The North City is bound on the west by Palm Drive, to the north generally by the north section lines of sections 27-29, to the east by the City's eastern City limits (Da Vall Drive extended), and to the south by Interstate 10.

The Specific Plan will have a Business Park (BP) District. The intent of the BP is to provide opportunity for commercial, office and light manufacturing, both in business park settings and on individually developed lots. This district encourages a complementary mix of uses that includes offices for administrative, business and professional activities in relatively large, campus-like settings, and supportive service and retail commercial businesses. This district is also ideal for uses that focus on design and home furnishing products and, given the City's expanding need for home furnishing products space, could emerge as a prime "home design district."

The Date Palm Drive Corridor Connector Plan

The Date Palm Drive Corridor Connector Plan provides integrated land use and transportation planning in the City of Cathedral City. The Date Palm Drive Corridor is a major regional roadway connecting Cathedral City from the north and south to neighboring communities within the Coachella Valley, such as Desert Hot Springs, Palm Desert, Palm Springs, Rancho Mirage and Thousand Palms.

The Date Palm Drive Corridor also is an important connection between Cathedral City's revitalized Downtown to the south and its newly annexed North City Specific Plan Area north of Interstate 10.

The purpose of the proposed plan is to emphasize land uses and transportation strategies that support and stimulate economic development, produce a livable and sustainable community and reduce traffic congestion along Date Palm Drive at high-impact regional connection points—all being done consistent with Cathedral City's vision for growth, livability and economic opportunity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of the current workforce does not correspond to employment opportunities in the jurisdiction. According to research conducted by CVEP, health care and life sciences, energy/clean technology and creative arts and design are industries where the city and region might have a competitive advantage. However, each of these industries generally require bachelor's degree or higher. When examining the percentage of current workers for available jobs within these industries (Table 15), the City of Cathedral City has negative availability of workers by 18%.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

2012, CVEP worked to align the various initiatives taking place under a single strategic plan, the Coachella Valley Regional Plan for College and Career Readiness, which has the broad

agreement of school administrators, local universities and business leaders across the Coachella Valley. The plan sets ambitious goals, including enrolling nearly 7,000 high school students – roughly one-third of the Valley’s high school enrollment – into education programs that offer a path to professional careers. Many of these students will emerge from career-related programs being offered to thousands of young people at elementary and middle schools throughout the Valley. It also sets a goal of increasing high school graduation and college-going rates by 10 percent, and creating an endowment that will offer \$1 million in college scholarships to students every year. All within the next four years. The constellation of education and career preparation activities directed at achieving these goals is substantial, and managed under several broad initiatives, including:

- Coachella Valley Education/ Workforce Initiatives Students in career-related academic programs: 6,979 Students receiving scholarships since 2009: 1,155 Total dollars of scholarships since 2009: \$7.6 M Business partners offering internships: 287 Source: CVEP Workforce Excellence internal documents CVEP’s workforce excellence team. The need for workers with better skills and education led the organization to take a more comprehensive approach to college and career readiness.
- Career academies at the high school level, which supplement core academic curricula with coursework and experiences that introduce and prepare interested students for careers in industries such as health care, energy and clean technology, and creative arts.
 - Initiatives to increase college access and success, including college scholarships, mentoring and academic support to low-income students, as well as partnerships with schools to expand students’ access to public financial aid, through completion of the Free Application for Federal Student Aid (FAFSA) and maximizing access to Cal Grants.
- Workplace learning opportunities with nearly 300 business partners throughout the Coachella Valley, which offer students at the middle, high school and collegiate level career explorations in business and professional settings, job shadowing, business mentoring and internship opportunities.

These efforts will support the jurisdiction's Consolidated Plan’s priority of “Need to increase economic development and employment opportunities”.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

N/A

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The North City Specific Plan

The North City Specific Plan area is nearly 5,000 acres in size and encompasses all land north of Interstate 10 within the City limits of Cathedral City. The annexation of 1,300 acres of the Specific Plan area was completed in December 2007. The North City is bound on the west by Palm Drive, to the north generally by the north section lines of sections 27-29, to the east by the City's eastern City limits (Da Vall Drive extended), and to the south by Interstate 10.

The Specific Plan will have a Business Park (BP) District. The intent of the BP is to provide opportunity for commercial, office and light manufacturing, both in business park settings and on individually developed lots. This district encourages a complementary mix of uses that includes offices for administrative, business and professional activities in relatively large, campus-like settings, and supportive service and retail commercial businesses. This district is also ideal for uses that focus on design and home furnishing products and, given the City's expanding need for home furnishing products space, could emerge as a prime "home design district."

The Date Palm Drive Corridor Connector Plan

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The purpose of the proposed plan is to emphasize land uses and transportation strategies that support and stimulate economic development, produce a livable and sustainable community and reduce traffic congestion along Date Palm Drive at high-impact regional connection points—all being done consistent with Cathedral City's vision for growth, livability and economic opportunity.

Discussion

MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

HUD identifies four types of housing problems: (1) Cost burden over 30% – household is spending more than 30% of income on housing costs; (2) Overcrowding – more than one person per room; (3) Lacking complete kitchen facilities; and (4) Lacking complete plumbing facilities.

Concentration of multiple housing needs is when a census tract has 51% or more of its households with 2 or more housing problems.

Cathedral City does not have a census tract where households with multiple housing problems are concentrated. However, it's important to note that each census tract had relatively higher percentages of cost burdened households than other housing problems. On average, more than 50% of households are paying more than 30% of their income on housing related expenses. The highest percentage of cost burden households (in green) is in census tract 49.19 (67%), which also contains the highest percentage of overcrowding (23%).

% of households with overcrowding	% of households with substandard housing	% of households with cost burden (paying >30%)	Tract
10.54	1.67	50.5	6065044916
3.86	0	60.14	6065044904
3.29	2.56	59.2	6065044932
16.58	0.76	61.6	6065044907
13.96	0	63.64	6065044926
5.89	0.84	50.04	6065044923
23.24	1.41	69.66	6065044915
0	0.37	41.88	6065941100
3.29	0	59.42	6065044924
10.58	0.27	49.97	6065045000
0	4	7.14	6065941000
2.18	0	49.3	6065044931
0	0.4	41.94	6065940900
5.24	0	57.48	6065044925
0.2	0.78	37.25	6065940600
11.55	0	56.53	6065044702
0.32	0	40.45	6065941200

Source: ACS 2015 Data

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In 2016, the Cathedral City completed an Assessment of Fair Housing in which they determined the location and extent of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). R/ECAPs must have a non-white population of 50 percent or more; 40 percent or more of individuals living at or below the poverty line; and, has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

In the City of Cathedral City, there are no areas where racial or ethnic minorities or low-income families are concentrated.

What are the characteristics of the market in these areas/neighborhoods?

N/A

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Cathedral City's Strategic Plan proposes projects and activities to meet the priorities described in the Consolidated Plan (the "ConPlan"). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans.

The general priority categories of housing, homelessness, special needs, and community development needs and their related goals are addressed in the various activities to be undertaken. These activities estimate the number and type of families that will benefit from the proposed activities, including special local objectives and priority needs. The projected use of funds identifies the proposed accomplishments. Area benefit activities were qualified using 2010 data from the U.S. Census Bureau.

The City has been awarded \$1,724,092 in CDBG, \$479,445 in HOME and \$161,354 in ESG funds. These figures are based on a 2015 HUD Grantee Summary and the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

The Strategic Plan provides information related to the proposed geographic distribution of investment. It includes a general description of the homeless and other community development needs activities to be undertaken and other actions to address obstacles to meet underserved needs and reduce poverty. This plan can also be found at the City's website.

Overall, Cathedral City has several priority housing and community needs it plans to address over the next five years:

1. Community Services (Public Services)
2. Infrastructure
3. Community Facilities (Public Facilities)
4. Business and Jobs (Economic Development)

It is the mission of the City to use resources to assist with businesses, job development, and the provision of safe, affordable housing. In short, we will do our part to maintain Cathedral City as a community its residents are proud to call "home". Given the aforementioned four priorities, the City identified four main goals:

- Support special needs programs and services
- Construct or upgrade public facilities and infrastructure
- Neighborhood Revitalization
- Economic Development

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low and moderate income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low- and moderate-income neighborhood.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Community Services (Public Services)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Physical Disabilities Victims of Domestic Violence
	Geographic Areas Affected	City Wide
2	Priority Need Name	Infrastructure
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Qualified Census Tracts
3	Priority Need Name	Community Facilities (Public Facilities)
	Priority Level	High
	Population	Non-housing Community Development

4	Priority Need Name	Business and Jobs (Economic Development)
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City Wide

Table 47 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City is unlikely to use funding for TBRA. Area medium rent for two bedroom units are higher than HUD's Fair Market Rents. These units would be considered unaffordable for subsidized renters. Also, Area Medium Rents for two bedroom units are \$500 more than High Home Rents and more than \$800 the amount of low HOME Rent. With such a large gap between HOME Rent limits and Area Medium Rents, Cathedral City may find it difficult attracting developers or market rate apartment owners for the creation of two bedroom HOME-assisted rental units. Area Medium Rents for three and four bedroom units would be affordable for subsidized renters. However, similar to two bedroom units, Area Medium Rent is much higher than HOME Rent limits which potentially would make creating subsidized units difficult within the jurisdiction.
TBRA for Non-Homeless Special Needs	The City is unlikely to use funding for Non-Homeless Special Needs TBRA. The special needs of many elderly households result from their fixed incomes, higher rate of physical disabilities and common need for assistance from others. Elderly or senior citizen is defined as age 65 or older. The City has a number of projects and programs available for the senior population. A total of 1,028 units of rental housing are currently restricted to low- and very-low-income senior households. All but one of the City's mobile home parks are restricted to ages 55 or older. Also available to seniors and disabled persons are free smoke alarms and fire inspections provided courtesy of the Fire Department and the Office of Housing Assistance.
New Unit Production	State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a Housing Element as part of its General Plan that shows how the community plans to meet the existing and projected housing needs of people at all income levels. This process is called a Regional Housing Needs Assessment (RHNA). Based on this assessment, the availability of housing units does not meet the needs of the population. To meet this need, the City would need to develop an additional 600 units of various income levels. The City will review annually the need to use CDBG funds for new construction of affordable units.
Rehabilitation	As a general rule, homes older than 30 years generally need repairs (e.g., new roof, plumbing, siding, etc.) and in some cases may require lead paint abatement. Homes older than 50 years frequently need new electrical, plumbing, roofing, and other major subsystems. Homes older than 70 years, unless regularly maintained, require substantial rehabilitation. Based on this rule, the majority of the rehabilitation housing needs of the City could be considered as minor to moderate. The City will review annually the need to use CDBG funds to assist in rehabilitating eligible units.
Acquisition, including preservation	There are 280 rental units in the Mountain View Apartment complex could be released from their restricted status before 2015. In 1994 financing for this project was changed from the FmHA loan (515) to a USDA Rural Development Loan which allows for affordability controls through 2034. However, after 2014 the loan could be pre-paid, which could remove the affordability control. Should the project elect to pre-pay its loan, a number of organizations, including the Coachella Valley Housing Coalition, the Riverside County Housing Authority, or several private sector developers who currently operate affordable housing projects in the City, would be contacted and encouraged to participate in the project's preservation as affordable housing. The City does not plan to use CDBG funds to acquire any expiring units over the next five years.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited until the current economic conditions eventually recover. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives.

FY 2017-2018, the City is estimated to receive a CDBG allocation amount of \$342,801 based on 2016-2017 grant allocations. HUD has not approved the final budget and states that the grant amounts may change depending upon HUD's actual appropriation. The following section summarizes the major sources of funding available to carry out housing and community development activities in the City, and specifically identifies the City's first year and projected funding levels over the five-year plan period for formula grant CDBG program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Community Development; Economic Development,	342,801	XXX	\$XXX	\$XXX	\$XXX	Total amount is based on FY 17-18 CDBG allocation and the previous year's program income for the City. The expected remaining amount is based on a 4 year projection of CDBG allocated funding from FY 17-18 to FY 21-22

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Available public resources to serve low- and moderate-income households will need to be distributed across the spectrum of needs and heavily leveraged when possible. This means providing funds for homebuyer assistance, housing rehabilitation, and the creation or development of new housing serving the target groups. The City will actively pursue additional State and federal funding sources to leverage CDBG Funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

This question is not applicable.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The City strives to foster and maintain relationships with other agencies to establish an institutional structure that maximizes its resources. As such, many organizations play a key role in implementing the Consolidated Plan strategy (public agencies, for-profit agencies, non-profit organizations, and private industry).

The City's Engineering Department oversees CDBG programs funded by the Consolidated Plan and Action Plan and prepares, manages, implements, and monitors the Consolidated Plan and Action Plan documents.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Cathedral City	Government	Lead Agency – CDBG	City Wide

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The coordination between agencies is effective in the City because of its small municipality. The Engineering Department will hold regular meetings and coordinate activities between departments. The public service agencies that have obtained CDBG contracts are incorporated in to the community and City Hall. Cathedral City is dependent upon the County of Riverside for many of its services and programs. It is important that the City maintains open lines of communication and support to guarantee timely and accurate delivery of services.

The primary gap in the delivery system is due to inadequate funding resources. The level of need in the City far exceeds available funding. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City participates in Riverside County's Continuum of Care. (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the COC planning and implementation process, and provides the COC Steering Committee critical information regarding the types of resources and programs the City currently funds that assist the homeless.

Locally, the City works with The Salvation Army, FIND Food Bank and People Helping People. They are non-profits centrally located in the City that offers assistance with food and clothing. Nearby emergency shelters for homeless persons and families are located in Palm Springs, Palm Desert and Indio. Roy's Desert Resource Center and Desert SOS provide services for the homeless population near Cathedral City. There are shelters on the east end of the valley in Indio.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system within the City for special needs population and persons experiencing homelessness is our extensive network of partners and programs working together to meet the needs of these groups. To address disproportionate housing needs for special needs groups, the City works in close collaboration with the County of Riverside Housing

Authority to provide affordable housing opportunities to extremely low- and low-income renters ; as well as the COC and member homeless agencies to address homeless issues.

Although these collaborative efforts have been effective in meeting the needs of some residents, the major gap in the service delivery system exist primarily due to inadequate funding to provide the level of services needed.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As previously stated, the gaps in the institutional structure and service delivery system is primarily lack of funding to meet all service needs of special needs and homeless population. The strategy to address these needs has been an aggressive push to acquire additional resources. The City will continue to actively pursue additional State and federal funding to close the gap that currently exists.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support special needs programs and services	2017	2021	Homeless Non-Homeless Special Needs	City Wide	Community Services (Public Services) Neighborhood Services Special needs Services		
2	Construct or upgrade public facilities and infrastructure	2017	2021	Affordable Housing	Eligible Census Tracts	Infrastructure Community Facilities (Public Facilities)		
3	Expand economic opportunities	2017	2021	Non-Housing Community Development	City Wide	Business and Jobs (Economic Development)		
4	Increase levels of integration by Hispanic residents within higher opportunity neighborhoods	2017	2021	Non-Homeless Special Needs	City Wide	Housing		
5	Improve the community and housing conditions of the Downtown and Dream Home Area	2017	2021	Non-Homeless Special Needs	City	Housing		
6	Reduce the number of fair housing complaints based on disability.	2017	2021	Non-Homeless Special Needs	City Wide	Housing		

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Support special needs programs and services
	Goal Description	Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e. - senior, low income, youth households with a cost burden).
2	Goal Name	Construct or upgrade public facilities and infrastructure
	Goal Description	Construct or upgrade public facilities and infrastructure that are eligible CDBG projects.
3	Goal Name	Expand economic opportunities
	Goal Description	Increase job opportunity through education and job training programs; encourage small business development through business practices and fundamentals education: collaborate with state, county and local agencies that offer trade skills training and basic job search techniques; encourage local education facilities to offer education and training that will lead to employment opportunities in the community; support job creation through business friendly policies and practices.
4	Goal Name	Increase levels of integration by Hispanic residents within higher opportunity neighborhoods
	Goal Description	Based on the analysis performed in the AFH, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. From 1990 to 2000, Hispanics segregation index increased by 20.59 percentage points. This is best illustrated by the 1990 and 2000 Race/ Ethnicity density maps for Cathedral City. The 1990 map shows generally an even disbursement of all groups across the Jurisdiction. However, in the 2000 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The later could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency
5	Goal Name	Improve the community and housing conditions of the Downtown and Dream Home Area
	Goal Description	A number of housing units and neighborhoods in the City are of older construction, and require either rehabilitation or conservation in order to be maintained as viable dwelling units. As such, the City had implemented programs funded by its former Redevelopment Agency to provide funding and assistance in the rehabilitation of housing units. Areas of particular concern continue to include the areas on the edge of Downtown and the Dream Homes neighborhood. Within these neighborhoods, Hispanics experienced highest rate of housing cost burden, overcrowding, and substandard housing when compared to other groups in the City. They also experienced the highest rate of Severe Housing Problems when compared to other groups in the City.
6	Goal Name	Reduce the number of fair housing complaints based on disability.
	Goal Description	A spatial review of the cases indicates that the calls from this period of review came from the central part of Cathedral City. Specifically, they came from Census Tracts 449.07, 449.15 and 449.16. These census tracts include areas near the cross streets of Date Palm Drive and Dinah Shore Drive, and also Cathedral Canyon Drive and Ramone Drive. According to the 2010 US Census data, this area is among the most densely populated areas in Cathedral City. Also, this area also has a high proportion of estimated renters and a high number of people in poverty. These census tracts are also predominantly Hispanic.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a Housing Element as part of its General Plan that shows how the community plans to meet the existing and projected housing needs of people at all income levels. By 2021, the City would need to develop the following affordable housing units:

Moderate	110
Low	95
Very Low	70
<u>Extremely Low</u>	<u>71</u>
Total	346

The City will update annually through its CAPER the progress of reaching these numbers.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Cathedral City does not have public housing.

Activities to Increase Resident Involvements

The City of Cathedral City does not have public housing.

Is the public housing agency designated as troubled under 24 CFR part 902?

This question is not applicable.

Plan to remove the ‘troubled’ designation

This question is not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The housing market determines some key factors that may pose limits of adequate and affordable housing along with government constraints. Significant governmental policies such as regulation development, standards, requirements or other actions imposed by the various levels of government can prevent home ownership and development. Land use controls, building codes, procedures in processing, and development fees are other obstacles to affordable housing. Cathedral City is actively examining methods to eliminate the barriers that have been outlined through the City's Housing Element. The construction of affordable housing is a constraint where government has minimal control. A number of main issues in the City pertain to environmental hazards and matters, infrastructure, land prices, construction costs and financing.

Assessment of Fair Housing (AFH)

In December 2016, the City completed an Assessment of Fair Housing analysis to determine barriers to affordable housing by protective class. The following is a summary of the assessment:

- Based on the analysis performed in the AFH, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. From 1990 to 2000, Hispanics segregation index increased by 20.59 percentage points. This is best illustrated by the 1990 and 2000 Race/ Ethnicity density maps for Cathedral City. The 1990 map shows generally an even disbursement of all groups across the Jurisdiction. However, in the 2000 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The later could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency.
- A number of housing units and neighborhoods in the City are of older construction, and require either rehabilitation or conservation in order to be maintained as viable dwelling units. As such, the City had implemented programs funded by its former Redevelopment Agency to provide funding and assistance in the rehabilitation of housing units. Areas of particular concern continue to include the areas on the edge of Downtown and the Dream Homes neighborhood. Within these neighborhoods, Hispanics experienced highest rate of housing cost burden, overcrowding, and substandard housing when compared to other groups in the City. They also experienced the highest rate of Severe Housing Problems when compared to other groups in the City.

- The Inland Fair Housing and Mediation Board (IFHMB) opened 28 fair housing complaints from the residents of Cathedral City during this period. 22 of the complaints were for disability discrimination. The agency did not open more than 1 case for any of the other protected categories during this timeframe. The results show that 14 of the 22 disability cases or 63% of the cases opened concerned a reasonable modification or accommodation request. Reasonable accommodations and modifications requests are an area of the law that requires housing providers and tenants to have an understanding of the Fair Housing Act and its accompanying regulations.

A spatial review of the cases indicates that the calls from this period of review came from the central part of Cathedral City. Specifically, they came from Census Tracts 449.07, 449.15 and 449.16. These census tracts include areas near the cross streets of Date Palm Drive and Dinah Shore Drive, and also Cathedral Canyon Drive and Ramone Drive. According to the 2010 US Census data, this area is among the most densely populated areas in Cathedral City. Also, this area also has a high proportion of estimated renters and a high number of people in poverty. These census tracts are also predominantly Hispanic.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Increase levels of integration by Hispanic residents within higher opportunity neighborhoods.

- Within 6 months: Work with the Inland Fair Housing and Mediation Board (IFHMB) to provide Mobility Counseling which will include a range of options including, assistance for families for “second moves” after they have accessed stable housing, and ongoing post-move support for families.

The goal is to create a new mobility counseling program administered by IFHMB. The program will monitor annually the efficacy of our outreach by tracking the percentage of households reached and actually complete the counseling program.

- Starting Year 2: The City will track mobility counseling outcomes by tracking the percentage of households receiving counseling who successfully move to higher opportunity areas. This metric will help the City & IFHMB determine whether the program is effective at meeting the goal of increase levels of integration by Hispanic residents within higher opportunity neighborhoods. A high rate of successful moves could lead to expanding the program, while a low rate of successful moves might indicate the need to change the counseling curriculum or investigate what other factors pose barriers to integration.
- Within 1 year: Work with IFHB to increase testing of multifamily housing market in higher opportunity neighborhoods and census tracts to determine levels of discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

Improve the community and housing conditions of the Downtown and Dream Home Area

- During the first year of the ConPlan development period, the City will conduct a community satisfaction survey within the Urban Core and Dream Home Area to understand their level of satisfaction with current housing and infrastructure conditions within the area, as expressed by residents during the AFH process.
- Within the 3rd and 5th year: In year 3 and 5, the city will also conduct this survey to better monitor and understand the impacts of any changes we have made 5 Year plan.

Reduce the number of fair housing complaints based on disability.

- Within 6 months: The City will work with the IFHMB to implement a targeted campaign of engaging housing providers and tenants in the aforementioned specific areas with education and outreach materials to address the issue.
- Annually: The City will review fair housing complaints based on disabilities to determine annual reduction of as measured by 2016 levels.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County of Riverside CoC has established chronically homeless persons as the highest need priority. The CoC implements a targeted street-to-home outreach program/campaign that covers 100% of its area and takes a housing first approach for chronically homeless households and others with a disabling condition. Non-disabled persons are referred to emergency shelter or transitional housing programs and housed as quickly as possible. The CoC will soon implement a coordinated assessment system to ensure the right intervention through program admissions that will be marketed to community groups and outreach providers who coordinate outreach efforts with staff trained to guide households through the process regardless of age, gender, ethnicity, disability, etc. In addition, the City will continue to cooperate in the bi-annual Point-In-Time Count which seeks to identify the homeless and assess their needs.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to work jointly with the Care (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the COC planning and implementation process, and provides the COC Steering Committee critical information regarding the types of resources and programs provided to assist the homeless. In addition, the City will continue to look at the use of CDBG funds for local homeless facilities, as funding needs are analyzed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to work with the CoC. With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City will continue to work with the CoC . The County of Riverside CoC Discharge Policy is mandated by the state and followed by the CoC. The CoC established a Discharge Planning Committee, responsible for implementing policies and protocols and coordinating with various organizations, to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. The goals are to identify discharge housing needs inclusive of housing and supportive services and to link the individual with community resources that will include mental health services, substance abuse support, and housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The County administers the Childhood Lead Poisoning Prevention Program (CLPPP) that seeks to eliminate childhood lead-based paint (LBP) poisoning by caring for lead-poisoned children and identifying and eliminating sources of lead exposure. Services provided include nursing, case management for children, as well as education to health care providers, communities and families. In addition, the CLPPP maintains an electronic surveillance system that enables collection, analysis and dissemination of information about childhood lead poisoning. Laboratory, case management and environmental data are collected which provide the basis for case and exposure source evaluation and summary statistics.

Types of housing not covered include: a) housing built since January 1, 1978, when lead paint was banned for residential use; b) housing exclusively for seniors or people with disabilities, unless a child under age six is expected to reside there; c) zero-bedroom dwellings, including efficiency apartments, single-room occupancy housing, dormitories or military barracks; d) property that has been found to be free of lead-based paint by a certified lead-based paint inspector; e) property where all lead-based paint has been removed; f) unoccupied housing that will remain vacant until it is demolished; g) non-residential property; h) any rehabilitation or housing improvement that does not disturb a painted surface; and, i) emergency homeless assistance, unless the assistance lasts more than 100 days, in which case the rule does apply.

How are the actions listed above related to the extent of lead poisoning and hazards?

Its important that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. According to 2012, ACS Data, the highest percentage (approximate 87%) of potential lead-base units are located in the west central region of the jurisdiction or census tract 06065044702. Within this tract, approximately 25% of all households (2449 total) are low-mod income. Therefore, we can estimate that potentially 612 low-mod households could contain lead-based paint hazards within census tract 06065044702.

How are the actions listed above integrated into housing policies and procedures?

In accordance with federal regulations and the City policies regarding the identification of lead-based paint hazards, all housing built prior to 1978 must undergo lead based paint testing prior to receiving funding for rehabilitation. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead-based paint professional and a Clearance Inspection must be issued by the certified lead-based paint assessor prior to the issuance of the Notice of Completion. The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards.

SP-70 Anti-Poverty Strategy – 91.215(j)

According 2013 ACS Data, there were 1,873 families living in poverty over the last 12 months. Of these families, 66% lived in rental housing (1,230). All communities share a goal to eradicate poverty. The City recognizes that a goal to reduce poverty will contribute to the economic wellbeing of individuals and families. The families whose income increases above the poverty level will be able to live independent of public and private assistance. The City's anti-poverty strategy utilizes existing County job training and social service programs to increase employment marketability, household income, and housing options. Below are the Goals, Programs and Policies for reducing the number of Poverty-Level Families within the City.

Goal: To reduce poverty level percentage below 2013 levels by the end of 2021.

Policy #1: To support nonprofit agencies through the use of CDBG funding and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Policy #2: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

Program: The City will implement the above policies by increasing job opportunity through education and job training programs; collaborating with state, county and local agencies that offer trade skills training and basic job search techniques; encouraging local education facilities to offer education and training that will lead to employment opportunities in the community; and supporting job creation through business friendly policies and practices.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City will allocate CDBG funding to a variety of public service agencies that offer supportive services in the fight against poverty and other special needs. These organizations provide direct assistance in the form of food and housing, others provide indirect assistance such as case management and referral services to other service programs. The City will also coordinate with and refer people to programs offered by the County of Riverside.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Staff monitors each newly funded agency or department during the program year, conducts a desktop audit of each sub-recipient contract file annually, and conducts an on-site monitoring visit with each sub-recipient and City department at least once every two years. Each monitoring visit is followed up with a formal letter with the results of the monitoring visit. If concerns or findings are found, the sub-recipient or department is given 30 days to either correct the problem, or provide a corrective action plan. Executive management is provided with a summary of the results of the monitoring visits.

The City also ensures compliance with all Federal and City contracting regulations, including procurement, Federal Labor Standards, Davis-Bacon, equal opportunity, et al. While construction projects are underway, weekly on-site compliance interviews with the workers are conducted.

In addition, the City will ensure compliance with the US Office of Management and Budget (OMB) requirements for conducting single audits as well as comply with the US Department of Housing and Urban Development (HUD) reporting requirements for accomplishment in the Integrated Disbursement and Information System (IDIS).

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited until the current economic conditions eventually recover. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives.

FY 2017-2018, the City is estimated to receive a CDBG allocation amount of \$342,801 based on 2016-2017 grant allocations. HUD has not approved the final budget and states that the grant amounts may change depending upon HUD's actual appropriation. The following section summarizes the major sources of funding available to carry out housing and community development activities in the City, and specifically identifies the City's first year and projected funding levels over the five-year plan period for formula grant CDBG program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Community Development; Economic Development,	342,801	XXX	\$XXXX	\$XXXX	\$XXXX	Total amount is based on FY 17-18 CDBG allocation and the previous year's program income for the City. The expected remaining amount is based on a 4 year projection of CDBG allocated funding from FY 17-18 to FY 21-22

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Available public resources to serve low- and moderate-income households will need to be distributed across the spectrum of needs and heavily leveraged when possible. This means providing funds for homebuyer assistance, housing rehabilitation, and the creation or development of new housing serving the target groups. The City will actively pursue additional State and federal funding sources to leverage CDBG Funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

This question is not applicable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support special needs programs and services	2017	2018	Homeless Non-Homeless Special Needs	City Wide	Community Services (Public Services) Neighborhood Services Special needs Services		
2	Construct or upgrade public facilities and infrastructure	2017	2018	Affordable Housing	Eligible Census Tracts	Infrastructure Community Facilities (Public Facilities)		
3	Expand economic opportunities	2017	2018	Non-Housing Community Development	City Wide	Business and Jobs (Economic Development)		
4	Increase levels of integration by Hispanic residents within higher opportunity neighborhoods	2017	2018	Non-Homeless Special Needs	City Wide	Housing		
5	Improve the community and housing conditions of the Downtown and Dream Home Area	2017	2018	Non-Homeless Special Needs	City Wide	Housing		
6	Reduce the number of fair housing complaints based on disability.	2017	2018	Non-Homeless Special Needs	City Wide	Housing		

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Support special needs programs and services
	Goal Description	Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e. - senior, low income, youth households with a cost burden).
2	Goal Name	Construct or upgrade public facilities and infrastructure
	Goal Description	Construct or upgrade public facilities and infrastructure that are eligible CDBG projects.
3	Goal Name	Expand economic opportunities
	Goal Description	Increase job opportunity through education and job training programs; encourage small business development through business practices and fundamentals education; collaborate with state, county and local agencies that offer trade skills training and basic job search techniques; encourage local education facilities to offer education and training that will lead to employment opportunities in the community; support job creation through business friendly policies and practices.
4	Goal Name	Increase levels of integration by Hispanic residents within higher opportunity neighborhoods
	Goal Description	Based on the analysis performed in the AFH, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. From 1990 to 2000, Hispanics segregation index increased by 20.59 percentage points. This is best illustrated by the 1990 and 2000 Race/ Ethnicity density maps for Cathedral City. The 1990 map shows generally an even disbursement of all groups across the Jurisdiction. However, in the 2000 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The later could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency
5	Goal Name	Improve the community and housing conditions of the Downtown and Dream Home Area
	Goal Description	A number of housing units and neighborhoods in the City are of older construction, and require either rehabilitation or conservation in order to be maintained as viable dwelling units. As such, the City had implemented programs funded by its former Redevelopment Agency to provide funding and assistance in the rehabilitation of housing units. Areas of particular concern continue to include the areas on the edge of Downtown and the Dream Homes neighborhood. Within these neighborhoods, Hispanics experienced highest rate of housing cost burden, overcrowding, and substandard housing when compared to other groups in the City. They also experienced the highest rate of Severe Housing Problems when compared to other groups in the City.
6	Goal Name	Reduce the number of fair housing complaints based on disability.
	Goal Description	A spatial review of the cases indicates that the calls from this period of review came from the central part of Cathedral City. Specifically, they came from Census Tracts 449.07, 449.15 and 449.16. These census tracts include areas near the cross streets of Date Palm Drive and Dinah Shore Drive, and also Cathedral Canyon Drive and Ramone Drive. According to the 2010 US Census data, this area is among the most densely populated areas in Cathedral City. Also, this area also has a high proportion of estimated renters and a high number of people in poverty. These census tracts are

		also predominantly Hispanic.
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Projects

AP-35 Projects – 91.220(d)

Introduction

The Action Plan must provide a concise summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the Strategic Plan. In the template, each eligible program/activity is called a project.

Projects

#	Project Name

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Cathedral City has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2017 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2010 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy, and the City's General Plan.

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited until the current economic conditions eventually recover. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives.

AP-38 Project Summary

Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low and moderate income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low- and moderate-income neighborhood.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

This question is not applicable.

Actions planned during the next year to address the needs to public housing

This question is not applicable.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

This question is not applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

This question is not applicable.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County of Riverside CoC has established chronically homeless persons as the highest need priority. The CoC implements a targeted street-to-home outreach program/campaign that covers 100% of its area and takes a housing first approach for chronically homeless households and others with a disabling condition. Non-disabled persons are referred to emergency shelter or transitional housing programs and housed as quickly as possible. The CoC will soon implement a coordinated assessment system to ensure the right intervention through program admissions that will be marketed to community groups and outreach providers who coordinate outreach efforts with staff trained to guide households through the process regardless of age, gender, ethnicity, disability, etc. In addition, the City will continue to cooperate in the bi-annual Point-In-Time Count which seeks to identify the homeless and assess their needs.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to work jointly with the Care (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the COC planning and implementation process, and provides the COC Steering Committee critical information regarding the types of resources and programs provided to assist the homeless. In addition, the City will continue to look at the use of CDBG funds for local homeless facilities, as funding needs are analyzed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to work with the CoC. With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows

for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City will continue to work with the CoC . The County of Riverside CoC Discharge Policy is mandated by the state and followed by the CoC. The CoC established a Discharge Planning Committee, responsible for implementing policies and protocols and coordinating with various organizations, to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. The goals are to identify discharge housing needs inclusive of housing and supportive services and to link the individual with community resources that will include mental health services, substance abuse support, and housing.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Action Plan must describe the jurisdiction's one-year goals and the specific actions steps it will undertake in the program year to carry out the homeless strategy outlined in SP-60 homelessness Strategy.

The Action Plan must also describe the jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Increase levels of integration by Hispanic residents within higher opportunity neighborhoods.

- Within 6 months: Work with the Inland Fair Housing and Mediation Board (IFHMB) to provide Mobility Counseling which will include a range of options including, assistance for families for “second moves” after they have accessed stable housing, and ongoing post-move support for families.

The goal is to create a new mobility counseling program administered by IFHMB. The program will monitor annually the efficacy of our outreach by tracking the percentage of households reached and actually complete the counseling program.

- Starting Year 2: The City will track mobility counseling outcomes by tracking the percentage of households receiving counseling who successfully move to higher opportunity areas. This metric will help the City & IFHMB determine whether the program is effective at meeting the goal of increase levels of integration by Hispanic residents within higher opportunity neighborhoods. A high rate of successful moves could lead to expanding the program, while a low rate of successful moves might indicate the need to change the counseling curriculum or investigate what other factors pose barriers to integration.
- Within 1 year: Work with IFHB to increase testing of multifamily housing market in higher opportunity neighborhoods and census tracts to determine levels of discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

Improve the community and housing conditions of the Downtown and Dream Home Area

- During the first year of the ConPlan development period, the City will conduct a community satisfaction survey within the Urban Core and Dream Home Area to understand their level of satisfaction with current housing and infrastructure conditions within the area, as expressed by residents during the AFH process.
- Within the 3rd and 5th year: In year 3 and 5, the city will also conduct this survey to better monitor and understand the impacts of any changes we have made 5 Year plan.

Reduce the number of fair housing complaints based on disability.

- Within 6 months: The City will work with the IFHMB to implement a targeted campaign of engaging housing providers and tenants in the aforementioned specific areas with education and outreach materials to address the issue.
- Annually: The City will review fair housing complaints based on disabilities to determine annual reduction of as measured by 2016 levels.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

This section will describe the jurisdiction's planned actions to carry out the following strategies outlined in the Consolidated Plan:

- Foster and maintain affordable housing
- Evaluate and reduce lead-based paint hazards
- Reduce the number of poverty-level families
- Develop institutional structure
- Enhance coordination

In addition, this section will identify obstacles to meeting underserved needs and propose actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

A major obstacle for the City in meeting underserved needs is the lack of adequate financial resources to meet the growing needs of low and moderate income persons. The City will continue to expand its housing programs to meet the growing need for affordable housing. In addition, the City will continue to use CDBG funding to support public service agencies that address the special needs of the underserved, including the homeless, the potential homeless, the youth, seniors, female-headed families, victims of domestic violence, and the disabled. The City is also proactively seeking additional resources to meet the underserved needs. Federal, state, and local resources expected to be made available to address the needs identified in the Consolidated Plan.

Actions planned to foster and maintain affordable housing

The City will utilize a number of policies intended to provide additional flexibility in housing site planning and promote more intense development where appropriate. The City's Housing Sites Inventory Program helps ensure that the City continuously monitors available sites in the area that may be appropriate for residential uses. A density floor is another tool that can be used to promote the maximum use of residential land. The density floor would establish a minimum density requirement within a given residential land-use designation. The availability of developable acreage in upper density ranges allows for the development of certain types of housing.

The City will also continue to consider alternate forms of residential development, including various types of small-lot, single-family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multifamily housing developments offering various degrees of care and assistance; mixed-use residential, office and commercial developments; and planned unit developments.

Additionally, to encourage developers to pursue projects providing low- and moderate-income housing, California has provided regulations to govern the approval process, permitting greater

density for affordable housing projects that include additional incentives to the developer. The City utilizes this Density Bonus Ordinance to encourage developers interested in additional density or incentives to develop a portion of their market rate project as affordable to low- and moderate-income households to meet the state housing requirements.

Redevelopment funding was a critical tool that the City used to encourage and support the preservation and creation of affordable housing that primarily benefited low- and moderate-income households. The City will seek alternative funding from state and federal sources to make up for the shortfall caused by the dissolution of the jurisdiction's redevelopment agency by the state.

Actions planned to reduce lead-based paint hazards

The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards. Types of properties covered include: a) federally-owned housing being sold; b) housing receiving a federal subsidy that is associated with the property, rather than with the occupants (project-based assistance); c) public housing; d) housing occupied by a family (with a child) receiving a tenant-based subsidy (such as a voucher or certificate); e) multifamily housing for which mortgage insurance is being sought; and, f) housing receiving federal assistance for rehabilitation, reducing homelessness, and other special needs.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy utilizes existing County job training and social service programs to increase employment marketability, household income, and housing options. Below are the Goals, Programs and Policies for reducing the number of Poverty-Level Families within the City:

Goal: To reduce poverty level percentage below 2013 levels by the end of 2021.

Policy #1: To continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Policy #2: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

Program: The City will implement the above policies by increasing job opportunity through education and job training programs; collaborating with state, county and local agencies that offer trade skills training and basic job search techniques; encouraging local education facilities to offer education and training that will lead to employment opportunities in the community; and supporting job creation through business friendly policies and practices.

Actions planned to develop institutional structure

Listed below are specific actions that the City plans to take in FY 17-18 to develop institutional

structure:

- The City will continue to foster and maintain relationships with other agencies to establish an institutional structure that maximizes its resources. The City's institutional structure will consist of public agencies, for-profit agencies, and non-profit organizations.
- To address fair housing needs, The City will continue to partners with IFMB.
- The City will continue to work with the County of Riverside to provide affordable housing opportunities to extremely low and low income renters in Cathedral City.
- The City will continue to work with the COC to address homeless issues.
- The City will also work with the agencies and internal departments listed in AP-38 to bridge any identified gaps in the service delivery system. We receive quarterly reports from the agencies and internal departments we fund about the ongoing services they provide.
- The City anticipates holding public meetings to solicit input regarding needs of the community.

These efforts provide for regional collaboration to better serve our community and enhances coordination between public and private housing and social service agencies

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	0
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Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name American Fact Finder
	List the name of the organization or individual who originated the data set. United States Census Bureau American Fact Finder
	Provide a brief summary of the data set. The American Fact Finder 2010 Demographic Profile Data details the population for Cathedral City separated by age group.
	What was the purpose for developing this data set? Developed for General Population and Housing Characteristics profiles.
	Provide the year (and optionally month, or month and day) for when the data was collected. This information was collected during the last United States Census Report in 2010.
	Briefly describe the methodology for the data collection. US Census sends out surveys to households across America.
	Describe the total population from which the sample was taken. N/A
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. The 2010 reported an estimated population of 51,200 in Cathedral City. The Census reported approximately 11,401 children under the age of 18.